

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		\$25,000		\$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	\$13.04	\$8,793	\$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	12.00	8,746	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	12.33	8,697	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	12.75	8,645	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	13.30	8,591	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	13.84	8,533	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	14.50	8,473	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	15.19	8,409	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	15.90	8,342	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	16.60	8,271	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	17.33	8,196	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	18.19	8,117	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	19.10	8,034	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	20.06	7,947	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	21.13	7,855	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	22.35	7,759	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	24.11	7,658	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	25.87	7,553	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	26.90	7,444	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	27.92	7,331	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	29.53	7,212	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	31.10	7,088	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	32.77	6,956	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	34.62	6,817	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	36.79	6,670	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	39.06	6,514	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	41.44	6,347	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	43.67	6,171	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	46.37	5,983	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	49.39	5,783	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	52.69	5,571	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	56.11	5,345	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	59.73	5,105	71.68	6,125	95.57	8,167	119.46	10,209	143.35	12,251	179.19	15,314	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. 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 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.

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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.

† 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: s016045-20260211-6221-DE-TNTS-B_PRF_FALSE-230-FA-10000-100000-10000-PIE-12x-TI-T-PWP-F-ADB-F-TYT-0-GWPLTCRE-T-CT-T-ST-F-UWE

Ratecard generated February 11, 2026 - 3:50 PM by Quote Pro 01.30.2026.

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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		\$25,000		\$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	\$63.58	\$4,849	\$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	68.44	4,578	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	73.40	4,291	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	78.52	3,986	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	84.69	3,663	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	91.25	3,844	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	98.00	4,035	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	105.52	4,235	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	112.86	4,446	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	120.67	4,667	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	130.64	4,898	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	139.67	5,141	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	153.04	5,394	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	155.23	5,657	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	157.56	5,931	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	180.75	6,214	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	195.05	6,507	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	222.23	6,809	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	230.33	7,119	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	248.31	7,434	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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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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Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

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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		\$25,000		\$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	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.														19
19	\$7.91	\$4,397	\$19.77	\$10,993	\$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	19.89	10,932	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	20.81	10,867	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	21.80	10,800	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	22.80	10,728	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	23.84	10,653	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	25.02	10,574	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	26.12	10,491	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	27.25	10,403	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	28.48	10,309	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	29.69	10,211	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	30.77	10,107	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	32.29	9,997	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	33.92	9,881	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	35.71	9,758	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	37.61	9,629	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	39.39	9,495	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	41.31	9,353	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	43.67	9,205	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	46.15	9,051	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	48.60	8,888	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	50.90	8,717	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	53.92	8,537	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	57.06	8,346	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	60.33	8,144	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	63.81	7,930	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	67.12	7,702	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	70.77	7,459	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	74.87	7,202	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	79.29	6,929	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	83.80	6,639	100.55	7,967	134.07	10,623	167.58	13,279	201.10	15,934	251.38	19,918	49
50	35.46	2,533	88.62	6,331	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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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		\$25,000		\$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	\$94.10	\$6,004	\$112.93	\$7,204	\$150.56	\$9,606	\$188.21	\$12,007	\$225.85	\$14,408	\$282.31	\$18,011	51
52	39.96	2,262	99.89	5,655	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	106.05	5,284	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	112.52	4,890	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	119.02	4,469	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	127.00	4,607	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	134.94	4,744	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	143.58	4,882	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	152.03	5,021	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	160.11	5,163	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	169.62	5,307	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	181.21	5,455	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	192.69	5,610	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	205.04	5,788	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	215.35	6,013	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	224.54	6,252	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	240.67	6,508	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	259.77	6,782	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	279.23	7,078	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	299.08	7,393	358.90	8,871	478.53	11,828	598.17	14,785	717.80	17,742	897.25	22,178	70

This rate insert is for use with materials for accounts situated in Delaware, 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. 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 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 monthly premium for \$10,000 is \$4.55.

† 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).

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.

HO Use Only: s016045-20260211-6221-DE-TNTS-B_PRF_-FALSE-230-FA-10000-100000-10000-PI-E-12x-TIT-PWP:F-ADB:F-TYT:0-GWCLTCRE-T-CT:T-ST:F-UWE

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