

**American Heritage Life Insurance Company
Group Universal Life (GUL23)**

Riders included in the rates shown below:
Accelerated Death Benefit for Terminal Illness [issue ages 18-75]

Missouri Situs
Non-Tobacco
Target Premiums

Biweekly
(26 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates							Issue Age
	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	
18	15.94	17.58	19.24	20.90	22.56	24.22	25.88	18
19	15.96	17.62	19.28	20.94	22.60	24.28	25.94	19
20	16.30	18.00	19.72	21.40	23.10	24.82	26.50	20
21	16.70	18.44	20.18	21.92	23.66	25.40	27.14	21
22	17.08	18.86	20.64	22.42	24.22	26.00	27.78	22
23	17.48	19.32	21.14	22.98	24.82	26.64	28.48	23
24	17.90	19.78	21.66	23.54	25.42	27.28	29.16	24
25	18.36	20.28	22.20	24.14	26.06	27.98	29.92	25
26	21.08	23.32	25.54	27.78	30.00	32.24	34.48	26
27	21.58	23.86	26.14	28.42	30.70	33.00	35.28	27
28	22.10	24.44	26.78	29.12	31.46	33.80	36.14	28
29	22.64	25.04	27.46	29.86	32.26	34.66	37.06	29
30	23.24	25.70	28.18	30.64	33.10	35.58	38.04	30
31	24.28	26.86	29.44	32.02	34.60	37.20	39.78	31
32	24.94	27.58	30.24	32.90	35.56	38.22	40.88	32
33	25.62	28.36	31.10	33.82	36.56	39.30	42.04	33
34	26.32	29.12	31.94	34.74	37.56	40.36	43.18	34
35	27.04	29.94	32.82	35.72	38.62	41.50	44.40	35
36	32.10	35.54	39.00	42.46	45.90	49.36	52.82	36
37	32.86	36.40	39.94	43.48	47.02	50.54	54.08	37
38	33.62	37.24	40.86	44.48	48.10	51.74	55.36	38
39	34.42	38.12	41.84	45.54	49.26	52.96	56.68	39
40	35.28	39.08	42.90	46.70	50.50	54.32	58.12	40
41	37.46	41.50	45.56	49.60	53.66	57.70	61.76	41
42	38.36	42.52	46.66	50.80	54.96	59.10	63.26	42
43	39.30	43.54	47.80	52.06	56.32	60.56	64.82	43
44	40.26	44.62	48.98	53.34	57.70	62.08	66.44	44
45	41.34	45.82	50.30	54.78	59.26	63.74	68.22	45
46	49.88	55.32	60.74	66.18	71.62	77.04	82.48	46
47	51.06	56.62	62.18	67.74	73.30	78.88	84.44	47
48	52.30	58.00	63.70	69.40	75.10	80.80	86.50	48
49	53.62	59.48	65.32	71.16	77.02	82.86	88.70	49
50	55.00	61.00	67.00	73.00	79.00	85.00	91.00	50
51	62.32	69.12	75.94	82.74	89.56	96.38	103.18	51
52	63.88	70.86	77.84	84.82	91.80	98.80	105.78	52
53	65.50	72.66	79.84	87.00	94.16	101.32	108.50	53
54	67.24	74.58	81.94	89.30	96.66	104.02	111.38	54
55	69.04	76.58	84.14	91.70	99.26	106.82	114.38	55

¹ Premium exceeds the US Tax Code maximum and will be reduced in later years to comply with §7702 Guideline Premium Test.

This information is valid as long as information remains current, but in no event later than 12/31/2027. This rate insert is incomplete without all rate pages and the corresponding materials. Details of the insurance, including exclusions and limitations, are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

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.

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

**American Heritage Life Insurance Company
Group Universal Life (GUL23)**

Riders included in the rates shown below:
Accelerated Death Benefit for Terminal Illness [issue ages 18-75]

**Missouri Situs
Non-Tobacco
Target Premiums

Biweekly
(26 times/year)**

Issue Age	GUL23 Specified Amounts for Employee Certificates							Issue Age
	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	
56	83.40	92.54	101.70	110.86	120.00	129.16	138.32	56
57	85.44	94.82	104.20	113.58	122.96	132.34	141.72	57
58	87.66	97.28	106.90	116.54	126.16	135.78	145.42	58
59	90.04	99.94	109.82	119.72	129.60	139.50	149.40	59
60	92.60	102.78	112.96	123.14	133.30	143.48	153.66	60
61	114.04	126.58	139.14	151.70	164.26	176.82	189.38	61
62	116.94	129.82	142.70	155.58	168.46	181.34	194.22	62
63	120.06	133.28	146.50	159.74	172.96	186.18	199.42	63
64	123.34	136.94	150.52	164.12	177.70	191.30	204.90	64
65	126.88	140.86	154.84	168.82	182.80	196.80	210.78	65
66	225.36	250.28	275.20	300.14	325.06	349.98	374.92	66
67	234.04	259.94	285.82	311.72	337.60	363.50	389.40	67
68	247.10	274.44	301.78	329.12	356.46	383.80	411.14	68
69	268.18	297.86	327.54	357.22	386.92	416.60	446.28	69
70	290.12	322.24	354.36	386.48	418.60	450.74	482.86	70

¹ Premium exceeds the US Tax Code maximum and will be reduced in later years to comply with §7702 Guideline Premium Test.

² Paying this premium violates the 7-Pay Test of §7702A, and would cause the certificate to lose its favorable tax status.

¥ Accelerated Death Benefit for Terminal Illness is NOT available for issue ages 76-80.

This information is valid as long as information remains current, but in no event later than 12/31/2027. This rate insert is incomplete without all rate pages and the corresponding materials. Details of the insurance, including exclusions and limitations, are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

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.

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

GUL23 is flexible premium adjustable group life insurance that pays the death benefit amount if the insured dies before age 95 and while the certificate is in force. Premiums are subject to Company set minimums and US Tax Code maximums. Interest rates and cost factors are subject to change. The interest rate is guaranteed never to go below 3.00% and costs are guaranteed not to exceed the maximums listed in the certificate. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

[For Home Office Use Only: MO-ENNY000NN000NN-26x-2026]

**American Heritage Life Insurance Company
Group Universal Life (GUL23)**

Riders included in the rates shown below:
Accelerated Death Benefit for Terminal Illness [issue ages 18-75]

Missouri Situs
Tobacco
Target Premiums

Biweekly
(26 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates							Issue Age
	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.							18
19	27.64	30.58	33.54	36.50	39.46	42.42	45.38	19
20	28.40	31.44	34.48	37.52	40.56	43.60	46.64	20
21	30.96	34.28	37.60	40.94	44.26	47.58	50.92	21
22	31.74	35.16	38.58	42.00	45.40	48.82	52.24	22
23	32.58	36.08	39.60	43.10	46.60	50.12	53.62	23
24	33.44	37.04	40.66	44.26	47.86	51.46	55.06	24
25	34.38	38.08	41.80	45.50	49.20	52.92	56.62	25
26	36.36	40.28	44.20	48.14	52.06	55.98	59.92	26
27	37.36	41.40	45.44	49.48	53.50	57.54	61.58	27
28	38.44	42.58	46.74	50.90	55.06	59.22	63.38	28
29	39.58	43.86	48.14	52.42	56.70	61.00	65.28	29
30	40.74	45.16	49.58	54.00	58.42	62.82	67.24	30
31	43.80	48.54	53.30	58.06	62.80	67.56	72.32	31
32	45.10	50.02	54.90	59.80	64.72	69.60	74.50	32
33	46.50	51.54	56.60	61.66	66.70	71.76	76.82	33
34	47.92	53.12	58.34	63.54	68.76	73.96	79.18	34
35	49.44	54.82	60.20	65.58	70.96	76.34	81.72	35
36	53.08	58.86	64.64	70.42	76.20	82.00	87.78	36
37	54.76	60.74	66.72	72.68	78.66	84.64	90.60	37
38	56.54	62.70	68.86	75.04	81.22	87.38	93.54	38
39	58.36	64.74	71.12	77.48	83.86	90.24	96.60	39
40	60.28	66.86	73.44	80.02	86.62	93.20	99.78	40
41	66.40	73.66	80.92	88.20	95.46	102.72	110.00	41
42	68.48	75.98	83.46	90.96	98.46	105.96	113.46	42
43	70.66	78.40	86.14	93.88	101.62	109.34	117.08	43
44	72.94	80.94	88.92	96.92	104.92	112.90	120.90	44
45	75.36	83.62	91.88	100.14	108.40	116.68	124.94	45
46	85.58	94.96	104.36	113.76	123.16	132.56	141.96	46
47	88.34	98.04	107.76	117.46	127.16	136.86	146.56	47
48	91.32	101.36	111.40	121.42	131.46	141.50	151.54	48
49	94.48	104.86	115.24	125.62	136.00	146.40	156.78	49
50	97.80	108.54	119.30	130.06	140.80	151.56	162.32	50
51	118.32	131.36	144.40	157.42	170.46	183.50	196.54	51
52	121.74	135.16	148.58	162.00	175.42	188.82	202.24	52
53	125.38	139.20	153.02	166.84	180.66	194.48	208.30	53
54	129.22	143.48	157.72	171.96	186.22	200.46	214.70	54
55	133.30	148.00	162.70	177.40	192.10	206.80	221.50	55

¹ Premium exceeds the US Tax Code maximum and will be reduced in later years to comply with §7702 Guideline Premium Test.

This information is valid as long as information remains current, but in no event later than 12/31/2027. This rate insert is incomplete without all rate pages and the corresponding materials. Details of the insurance, including exclusions and limitations, are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

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.

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

American Heritage Life Insurance Company

Group Universal Life (GUL23)

Riders included in the rates shown below:
Accelerated Death Benefit for Terminal Illness [issue ages 18-75]

Missouri Situs
Tobacco
Target Premiums

Biweekly
(26 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates							Issue Age
	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	
56	152.94	169.82	186.70	203.58	220.46	237.34	254.22	56
57	157.58	174.98	192.36	209.76	227.16	244.56	261.96	57
58	162.50	180.44	198.38	216.32	234.26	252.20	270.14	58
59	167.72	186.24	204.76	223.28	241.80	260.34	278.86	59
60	173.22	192.36	211.48	230.62	249.76	268.90	288.04	60
61	209.16	232.28	255.40	278.54	301.66	324.78	347.92	61
62	215.32	239.12	262.94	286.74	310.56	334.36	358.18	62
63	221.78	246.32	270.84	295.38	319.90	344.44	368.98	63
64	228.60	253.90	279.18	304.48	329.76	355.04	380.34	64
65	235.70	261.78	287.86	313.94	340.00	366.08	392.16	65
66	333.52	370.48	407.42	444.36	481.30	518.26	555.20	66
67	344.70	382.90	421.08	459.28	497.46	535.64	573.84	67
68	356.64	396.16	435.68	475.20	514.72	554.22	593.74	68
69	369.32	410.24	451.16	492.08	533.02	573.94	614.86	69
70	382.86	425.28	467.70	510.14	552.56	594.98	637.42	70

¹ Premium exceeds the US Tax Code maximum and will be reduced in later years to comply with §7702 Guideline Premium Test.

² Paying this premium violates the 7-Pay Test of §7702A, and would cause the certificate to lose its favorable tax status.

✖ Accelerated Death Benefit for Terminal Illness is NOT available for issue ages 76-80.

This information is valid as long as information remains current, but in no event later than 12/31/2027. This rate insert is incomplete without all rate pages and the corresponding materials. Details of the insurance, including exclusions and limitations, are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

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.

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

GUL23 is flexible premium adjustable group life insurance that pays the death benefit amount if the insured dies before age 95 and while the certificate is in force. Premiums are subject to Company set minimums and US Tax Code maximums. Interest rates and cost factors are subject to change. The interest rate is guaranteed never to go below 3.00% and costs are guaranteed not to exceed the maximums listed in the certificate. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

[For Home Office Use Only: MO-ENNY000NN000NN-26x-2026]