

**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 |
|-----------|---------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|
|           | \$10,000                                          | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 |           |
| 18        | 2.66                                              | 4.32     | 5.98     | 7.64     | 9.30     | 10.96    | 12.62    | 14.26    | 18        |
| 19        | 2.68                                              | 4.34     | 6.00     | 7.66     | 9.32     | 10.98    | 12.64    | 14.30    | 19        |
| 20        | 2.70                                              | 4.42     | 6.10     | 7.80     | 9.52     | 11.20    | 12.90    | 14.62    | 20        |
| 21        | 2.76                                              | 4.50     | 6.24     | 7.98     | 9.72     | 11.46    | 13.20    | 14.94    | 21        |
| 22        | 2.80                                              | 4.58     | 6.36     | 8.14     | 9.94     | 11.72    | 13.50    | 15.28    | 22        |
| 23        | 2.84                                              | 4.66     | 6.50     | 8.34     | 10.16    | 12.00    | 13.82    | 15.66    | 23        |
| 24        | 2.88                                              | 4.76     | 6.64     | 8.52     | 10.40    | 12.28    | 14.14    | 16.02    | 24        |
| 25        | 2.94                                              | 4.86     | 6.80     | 8.72     | 10.64    | 12.58    | 14.50    | 16.42    | 25        |
| 26        | 3.24                                              | 5.48     | 7.70     | 9.94     | 12.16    | 14.40    | 16.62    | 18.86    | 26        |
| 27        | 3.30                                              | 5.58     | 7.86     | 10.14    | 12.44    | 14.72    | 17.00    | 19.28    | 27        |
| 28        | 3.36                                              | 5.70     | 8.04     | 10.38    | 12.72    | 15.06    | 17.40    | 19.74    | 28        |
| 29        | 3.42                                              | 5.82     | 8.22     | 10.62    | 13.02    | 15.44    | 17.84    | 20.24    | 29        |
| 30        | 3.48                                              | 5.94     | 8.42     | 10.88    | 13.36    | 15.82    | 18.30    | 20.76    | 30        |
| 31        | 3.60                                              | 6.18     | 8.76     | 11.34    | 13.94    | 16.52    | 19.10    | 21.68    | 31        |
| 32        | 3.66                                              | 6.32     | 8.98     | 11.64    | 14.30    | 16.96    | 19.62    | 22.28    | 32        |
| 33        | 3.74                                              | 6.48     | 9.22     | 11.94    | 14.68    | 17.42    | 20.16    | 22.88    | 33        |
| 34        | 3.82                                              | 6.64     | 9.44     | 12.26    | 15.06    | 17.88    | 20.68    | 23.50    | 34        |
| 35        | 3.90                                              | 6.80     | 9.68     | 12.58    | 15.46    | 18.36    | 21.26    | 24.14    | 35        |
| 36        | 4.46                                              | 7.92     | 11.38    | 14.82    | 18.28    | 21.74    | 25.18    | 28.64    | 36        |
| 37        | 4.54                                              | 8.08     | 11.62    | 15.16    | 18.70    | 22.24    | 25.78    | 29.32    | 37        |
| 38        | 4.64                                              | 8.26     | 11.88    | 15.50    | 19.12    | 22.74    | 26.38    | 30.00    | 38        |
| 39        | 4.72                                              | 8.44     | 12.14    | 15.86    | 19.56    | 23.28    | 26.98    | 30.70    | 39        |
| 40        | 4.82                                              | 8.62     | 12.44    | 16.24    | 20.04    | 23.86    | 27.66    | 31.48    | 40        |
| 41        | 5.06                                              | 9.10     | 13.16    | 17.20    | 21.26    | 25.30    | 29.36    | 33.40    | 41        |
| 42        | 5.16                                              | 9.30     | 13.46    | 17.62    | 21.76    | 25.90    | 30.06    | 34.20    | 42        |
| 43        | 5.26                                              | 9.52     | 13.78    | 18.02    | 22.28    | 26.54    | 30.78    | 35.04    | 43        |
| 44        | 5.38                                              | 9.74     | 14.10    | 18.46    | 22.82    | 27.18    | 31.54    | 35.90    | 44        |
| 45        | 5.50                                              | 9.98     | 14.46    | 18.94    | 23.42    | 27.90    | 32.38    | 36.86    | 45        |
| 46        | 6.44                                              | 11.86    | 17.30    | 22.74    | 28.16    | 33.60    | 39.02    | 44.46    | 46        |
| 47        | 6.58                                              | 12.14    | 17.70    | 23.26    | 28.82    | 34.38    | 39.94    | 45.50    | 47        |
| 48        | 6.70                                              | 12.40    | 18.10    | 23.80    | 29.50    | 35.20    | 40.90    | 46.60    | 48        |
| 49        | 6.86                                              | 12.70    | 18.54    | 24.40    | 30.24    | 36.08    | 41.94    | 47.78    | 49        |
| 50        | 7.00                                              | 13.00    | 19.00    | 25.00    | 31.00    | 37.00    | 43.00    | 49.00    | 50        |
| 51        | 7.82                                              | 14.64    | 21.44    | 28.26    | 35.06    | 41.88    | 48.70    | 55.50    | 51        |
| 52        | 8.00                                              | 14.98    | 21.96    | 28.94    | 35.94    | 42.92    | 49.90    | 56.88    | 52        |
| 53        | 8.18                                              | 15.34    | 22.50    | 29.68    | 36.84    | 44.00    | 51.16    | 58.34    | 53        |
| 54        | 8.36                                              | 15.72    | 23.08    | 30.44    | 37.80    | 45.16    | 52.52    | 59.86    | 54        |
| 55        | 8.56                                              | 16.12    | 23.68    | 31.24    | 38.80    | 46.36    | 53.92    | 61.48    | 55        |

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

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# 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 |
|-----------|---------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|
|           | \$10,000                                          | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 |           |
| 56        | 10.16                                             | 19.32    | 28.48    | 37.62    | 46.78    | 55.94    | 65.08    | 74.24    | 56        |
| 57        | 10.40                                             | 19.78    | 29.16    | 38.54    | 47.92    | 57.30    | 66.68    | 76.06    | 57        |
| 58        | 10.64                                             | 20.26    | 29.90    | 39.52    | 49.14    | 58.78    | 68.40    | 78.02    | 58        |
| 59        | 10.90                                             | 20.80    | 30.68    | 40.58    | 50.48    | 60.36    | 70.26    | 80.14    | 59        |
| 60        | 11.18                                             | 21.36    | 31.54    | 41.72    | 51.90    | 62.08    | 72.24    | 82.42    | 60        |
| 61        | 13.56                                             | 26.12    | 38.68    | 51.24    | 63.80    | 76.36    | 88.92    | 101.48   | 61        |
| 62        | 13.90                                             | 26.78    | 39.66    | 52.54    | 65.42    | 78.30    | 91.18    | 104.06   | 62        |
| 63        | 14.24                                             | 27.46    | 40.70    | 53.92    | 67.14    | 80.38    | 93.60    | 106.82   | 63        |
| 64        | 14.60                                             | 28.20    | 41.78    | 55.38    | 68.98    | 82.56    | 96.16    | 109.74   | 64        |
| 65        | 15.00                                             | 28.98    | 42.96    | 56.94    | 70.94    | 84.92    | 98.90    | 112.88   | 65        |
| 66        | 25.94                                             | 50.86    | 75.80    | 100.72   | 125.64   | 150.58   | 175.50   | 200.42   | 66        |
| 67        | 26.90                                             | 52.80    | 78.68    | 104.58   | 130.48   | 156.36   | 182.26   | 208.14   | 67        |
| 68        | 28.36                                             | 55.70    | 83.04    | 110.38   | 137.72   | 165.06   | 192.40   | 219.74   | 68        |
| 69        | 30.70                                             | 60.38    | 90.06    | 119.74   | 149.44   | 179.12   | 208.80   | 238.48   | 69        |
| 70        | 33.14                                             | 65.26    | 97.38    | 129.50   | 161.62   | 193.74   | 225.88   | 258.00   | 70        |

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

<sup>2</sup> 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.

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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

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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 |
|-----------|------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|
|           | \$10,000                                                                           | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 |           |
| 18        | Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table. |          |          |          |          |          |          |          | 18        |
| 19        | 3.96                                                                               | 6.92     | 9.88     | 12.84    | 15.80    | 18.76    | 21.72    | 24.68    | 19        |
| 20        | 4.06                                                                               | 7.10     | 10.14    | 13.18    | 16.22    | 19.26    | 22.30    | 25.34    | 20        |
| 21        | 4.34                                                                               | 7.66     | 11.00    | 14.32    | 17.64    | 20.98    | 24.30    | 27.62    | 21        |
| 22        | 4.42                                                                               | 7.84     | 11.26    | 14.68    | 18.08    | 21.50    | 24.92    | 28.34    | 22        |
| 23        | 4.52                                                                               | 8.02     | 11.54    | 15.04    | 18.54    | 22.06    | 25.56    | 29.08    | 23        |
| 24        | 4.62                                                                               | 8.22     | 11.82    | 15.42    | 19.02    | 22.64    | 26.24    | 29.84    | 24        |
| 25        | 4.72                                                                               | 8.42     | 12.14    | 15.84    | 19.54    | 23.26    | 26.96    | 30.68    | 25        |
| 26        | 4.94                                                                               | 8.86     | 12.80    | 16.72    | 20.64    | 24.58    | 28.50    | 32.42    | 26        |
| 27        | 5.04                                                                               | 9.08     | 13.12    | 17.16    | 21.20    | 25.24    | 29.28    | 33.32    | 27        |
| 28        | 5.16                                                                               | 9.32     | 13.48    | 17.64    | 21.80    | 25.96    | 30.12    | 34.28    | 28        |
| 29        | 5.30                                                                               | 9.58     | 13.86    | 18.14    | 22.44    | 26.72    | 31.00    | 35.28    | 29        |
| 30        | 5.42                                                                               | 9.84     | 14.26    | 18.68    | 23.08    | 27.50    | 31.92    | 36.34    | 30        |
| 31        | 5.76                                                                               | 10.52    | 15.28    | 20.02    | 24.78    | 29.54    | 34.28    | 39.04    | 31        |
| 32        | 5.92                                                                               | 10.80    | 15.70    | 20.62    | 25.50    | 30.40    | 35.32    | 40.20    | 32        |
| 33        | 6.06                                                                               | 11.12    | 16.18    | 21.22    | 26.28    | 31.34    | 36.38    | 41.44    | 33        |
| 34        | 6.22                                                                               | 11.44    | 16.64    | 21.86    | 27.06    | 32.28    | 37.48    | 42.70    | 34        |
| 35        | 6.40                                                                               | 11.78    | 17.16    | 22.54    | 27.92    | 33.30    | 38.68    | 44.06    | 35        |
| 36        | 6.80                                                                               | 12.58    | 18.36    | 24.14    | 29.94    | 35.72    | 41.50    | 47.28    | 36        |
| 37        | 6.98                                                                               | 12.96    | 18.94    | 24.90    | 30.88    | 36.84    | 42.82    | 48.80    | 37        |
| 38        | 7.18                                                                               | 13.34    | 19.52    | 25.68    | 31.86    | 38.02    | 44.20    | 50.36    | 38        |
| 39        | 7.38                                                                               | 13.76    | 20.14    | 26.50    | 32.88    | 39.24    | 45.62    | 52.00    | 39        |
| 40        | 7.60                                                                               | 14.18    | 20.76    | 27.34    | 33.94    | 40.52    | 47.10    | 53.68    | 40        |
| 41        | 8.28                                                                               | 15.54    | 22.80    | 30.08    | 37.34    | 44.60    | 51.86    | 59.14    | 41        |
| 42        | 8.50                                                                               | 16.00    | 23.50    | 31.00    | 38.50    | 45.98    | 53.48    | 60.98    | 42        |
| 43        | 8.74                                                                               | 16.48    | 24.22    | 31.96    | 39.70    | 47.44    | 55.18    | 62.92    | 43        |
| 44        | 9.00                                                                               | 17.00    | 24.98    | 32.98    | 40.96    | 48.96    | 56.96    | 64.94    | 44        |
| 45        | 9.28                                                                               | 17.54    | 25.80    | 34.06    | 42.32    | 50.58    | 58.84    | 67.10    | 45        |
| 46        | 10.40                                                                              | 19.80    | 29.20    | 38.60    | 47.98    | 57.38    | 66.78    | 76.18    | 46        |
| 47        | 10.72                                                                              | 20.42    | 30.12    | 39.82    | 49.54    | 59.24    | 68.94    | 78.64    | 47        |
| 48        | 11.04                                                                              | 21.08    | 31.12    | 41.14    | 51.18    | 61.22    | 71.26    | 81.28    | 48        |
| 49        | 11.40                                                                              | 21.78    | 32.16    | 42.54    | 52.94    | 63.32    | 73.70    | 84.08    | 49        |
| 50        | 11.76                                                                              | 22.52    | 33.28    | 44.02    | 54.78    | 65.54    | 76.28    | 87.04    | 50        |
| 51        | 14.04                                                                              | 27.08    | 40.12    | 53.14    | 66.18    | 79.22    | 92.26    | 105.28   | 51        |
| 52        | 14.42                                                                              | 27.84    | 41.26    | 54.68    | 68.08    | 81.50    | 94.92    | 108.34   | 52        |
| 53        | 14.82                                                                              | 28.64    | 42.46    | 56.28    | 70.10    | 83.92    | 97.74    | 111.56   | 53        |
| 54        | 15.26                                                                              | 29.50    | 43.74    | 58.00    | 72.24    | 86.48    | 100.74   | 114.98   | 54        |
| 55        | 15.70                                                                              | 30.40    | 45.10    | 59.80    | 74.50    | 89.20    | 103.90   | 118.60   | 55        |

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

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| Issue Age | GUL23 Specified Amounts for Employee Certificates |          |          |          |          |          |          |          | Issue Age |
|-----------|---------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|
|           | \$10,000                                          | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 |           |
| 56        | 17.90                                             | 34.78    | 51.66    | 68.54    | 85.42    | 102.30   | 119.18   | 136.06   | 56        |
| 57        | 18.40                                             | 35.80    | 53.20    | 70.60    | 88.00    | 105.38   | 122.78   | 140.18   | 57        |
| 58        | 18.96                                             | 36.90    | 54.84    | 72.78    | 90.72    | 108.66   | 126.60   | 144.54   | 58        |
| 59        | 19.54                                             | 38.06    | 56.58    | 75.10    | 93.62    | 112.14   | 130.66   | 149.20   | 59        |
| 60        | 20.14                                             | 39.28    | 58.42    | 77.54    | 96.68    | 115.82   | 134.96   | 154.08   | 60        |
| 61        | 24.14                                             | 47.26    | 70.40    | 93.52    | 116.64   | 139.78   | 162.90   | 186.02   | 61        |
| 62        | 24.82                                             | 48.64    | 72.44    | 96.26    | 120.06   | 143.88   | 167.68   | 191.50   | 62        |
| 63        | 25.54                                             | 50.08    | 74.60    | 99.14    | 123.66   | 148.20   | 172.72   | 197.26   | 63        |
| 64        | 26.30                                             | 51.58    | 76.88    | 102.16   | 127.46   | 152.74   | 178.02   | 203.32   | 64        |
| 65        | 27.08                                             | 53.16    | 79.24    | 105.32   | 131.40   | 157.48   | 183.54   | 209.62   | 65        |
| 66        | 37.96                                             | 74.90    | 111.84   | 148.80   | 185.74   | 222.68   | 259.64   | 296.58   | 66        |
| 67        | 39.20                                             | 77.38    | 115.58   | 153.76   | 191.96   | 230.14   | 268.32   | 306.52   | 67        |
| 68        | 40.52                                             | 80.04    | 119.56   | 159.08   | 198.58   | 238.10   | 277.62   | 317.14   | 68        |
| 69        | 41.94                                             | 82.86    | 123.78   | 164.70   | 205.62   | 246.54   | 287.48   | 328.40   | 69        |
| 70        | 43.44                                             | 85.86    | 128.30   | 170.72   | 213.14   | 255.58   | 298.00   | 340.42   | 70        |

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