

IN THE COUNTY LEGISLATURE OF JACKSON COUNTY, MISSOURI

A RESOLUTION awarding a contract offering voluntary permanent universal whole life insurance to County employees, as an optional employee-funded benefit to McDaniel Hazley Group, Inc., Kansas City (Jackson County), MO, under the terms and conditions of the State of Missouri Contract No. C310119001, at no cost to the County.

RESOLUTION #17401, October 18, 2010

INTRODUCED BY Theresa Garza Ruiz, County Legislator

WHEREAS, the Director of Finance and Purchasing is recommending the offering of voluntary permanent universal whole life insurance as an employee benefit for all County employees; and,

WHEREAS, this optional employee-funded benefit would be portable for employees who leave the County's employment and would provide a cash value insurance plan that employees could use for retirement or other needs; and,

WHEREAS, pursuant to section 1030.4 of the Jackson County Code, the Director of Finance and Purchasing is requesting the award of a contract for the furnishing of voluntary permanent universal whole life insurance program to McDaniel Hazley Group (Allstate Universal Life) of Kansas City (Jackson County), MO under the terms and conditions of the State of Missouri Contract No. C310119001, an existing government contract; now therefore,

BE IT RESOLVED that award be made under the existing government contract as recommended by the Director of Finance and Purchasing and the Director be, and is hereby, authorized to execute for the County any documents necessary for the accomplishment of the award.

Effective Date: This Resolution shall be effective immediately upon its passage by a majority of the Legislature.

APPROVED AS TO FORM:



Chief Deputy County Counselor



Acting County Counselor

Certificate of Passage

I hereby certify that the attached resolution, Resolution #17401 of October 18, 2010, was duly passed on October 18, 2010 by the Jackson County Legislature. The votes thereon were as follows:

Yeas 8

Nays 0

Abstaining 0

Absent 1

10-18-10
Date



Mary Jo Spino, Clerk of Legislature

REQUEST FOR LEGISLATIVE ACTION

Completed by County Counselor's Office:
 Res/~~Ord~~ No.: 17401
 Sponsor(s): Theresa Garza Ruiz
 Date: October 18, 2010

<p>SUBJECT</p>	<p>Action Requested <input checked="" type="checkbox"/> Resolution <input type="checkbox"/> Ordinance Project/Title: <u>Awarding a contract offering voluntary permanent universal whole life insurance program to Jackson County Employees, as an optional employee-funded benefit by McDaniel Hazley Group Inc. (Jackson County), Kansas City, Missouri; under the Terms and Conditions of the State of Missouri Contract No. C310119001, existing government contract at no cost to the County.</u></p>										
<p>BUDGET INFORMATION <i>To be completed By Requesting Department and Finance</i></p>	<table border="1"> <tr> <td>Amount authorized by this legislation this fiscal year:</td> <td>\$</td> </tr> <tr> <td>Amount previously authorized this fiscal year:</td> <td>\$</td> </tr> <tr> <td>Total amount authorized after this legislative action:</td> <td>\$</td> </tr> <tr> <td>Amount budgeted for this item * (including transfers):</td> <td>\$</td> </tr> <tr> <td>Source of funding (name of fund) and account code number; FROM / TO</td> <td>NO COST TO THE COUNTY</td> </tr> </table> <p>* If account includes additional funds for other expenses, total budgeted in the account is: \$</p> <p>OTHER FINANCIAL INFORMATION: <input checked="" type="checkbox"/> No budget impact (no fiscal note required) <input type="checkbox"/> Term and Supply Contract (funds approved in the annual budget); estimated value and use of contract: Department: Estimated Use: \$</p> <p>The RLA only approves the term and supply contract; the funds were already appropriated through the annual budget adoption. Figures included in the background section are for informational purposes to provide an estimate of the contract value. Prior Year Budget (if applicable): N/A Prior Year Actual Amount Spent (if applicable): N/A</p>	Amount authorized by this legislation this fiscal year:	\$	Amount previously authorized this fiscal year:	\$	Total amount authorized after this legislative action:	\$	Amount budgeted for this item * (including transfers):	\$	Source of funding (name of fund) and account code number; FROM / TO	NO COST TO THE COUNTY
Amount authorized by this legislation this fiscal year:	\$										
Amount previously authorized this fiscal year:	\$										
Total amount authorized after this legislative action:	\$										
Amount budgeted for this item * (including transfers):	\$										
Source of funding (name of fund) and account code number; FROM / TO	NO COST TO THE COUNTY										
<p>PRIOR LEGISLATION</p>	<p>Prior ordinances and (date): N/A Prior resolutions and (date): N/A</p>										
<p>CONTACT INFORMATION</p>	<p>RLA drafted by (name, title, & phone): Teddy Ballard, Senior Buyer, 881-3465</p>										
<p>REQUEST SUMMARY</p>	<p>As additional Employee Benefit for all County Employees, this option is a voluntary permanent universal whole life insurance program that is portable for those who leave the County's employ and can provide cash value for retirement or other needs.</p> <p>Pursuant to Section 1030.4 of the Jackson County Code, the Director of Finance and Purchasing is requesting approval of this contract for the furnishing of voluntary permanent universal whole life insurance program to Jackson County Employees under the terms and conditions of the State of Missouri Contract No. C310119001, an existing government contract.</p> <p>McDaniel Hazley Group (Allstate's Universal Life Insurance) offers this optional employee-funded benefit under the Terms and Conditions of the State of Missouri Contract No. C310119001, existing government contract at no cost to the County.</p>										
<p>CLEARANCE</p>	<p><input type="checkbox"/> Tax Clearance Completed (Purchasing & Department) <input type="checkbox"/> Business License Verified (Purchasing & Department) <input type="checkbox"/> Chapter 6 Compliance - Affirmative Action/Prevailing Wage (County Auditor's Office)</p>										
<p>ATTACHMENTS</p>	<p>Pertinent pages of McDaniel Hazley Group's State of Missouri Contract No. C310119001</p>										
<p>REVIEW</p>	<table border="1"> <tr> <td>Department Director:</td> <td>Date:</td> </tr> <tr> <td>Finance (Budget Approval): <i>If applicable</i></td> <td>Date: 10/13/10</td> </tr> <tr> <td>Division Manager:</td> <td>Date: 10/13/10</td> </tr> <tr> <td>County Counselor's Office:</td> <td>Date:</td> </tr> </table>	Department Director:	Date:	Finance (Budget Approval): <i>If applicable</i>	Date: 10/13/10	Division Manager:	Date: 10/13/10	County Counselor's Office:	Date:		
Department Director:	Date:										
Finance (Budget Approval): <i>If applicable</i>	Date: 10/13/10										
Division Manager:	Date: 10/13/10										
County Counselor's Office:	Date:										

Fiscal Information (to be verified by Budget Office in Finance Department)

- This expenditure was included in the annual budget.
- Funds for this were encumbered from the _____ Fund in _____.
- There is a balance otherwise unencumbered to the credit of the appropriation to which the expenditure is chargeable and there is a cash balance otherwise unencumbered in the treasury to the credit of the fund from which payment is to be made each sufficient to provide for the obligation herein authorized.
- Funds sufficient for this expenditure will be/were appropriated by Ordinance # _____
- Funds sufficient for this appropriation are available from the source indicated below.

Account Number:	Account Title:	Amount Not to Exceed:

- This award is made on a need basis and does not obligate Jackson County to pay any specific amount. The availability of funds for specific purchases will, of necessity, be determined as each using agency places its order.
- This legislative action does not impact the County financially and does not require Finance/Budget approval.

October 7, 2010

Jackson County, Missouri
415 East 12th Street
Kansas City, MO 64106

RE: Request for Proposal
Voluntary Workplace Benefits

Please accept this letter as an intent to administer and delivery a Voluntary Universal Life Workplace Benefit through Allstate.

McDaniel Hazley Group, Inc. (MHG) currently provides Allstate's Universal Life Insurance to the State of Missouri and it is our intent to offer the same benefits to the employees of Jackson County, Missouri.

Attached you will find information from Allstate Workplace Division illustrating the benefits and rates that will be offered to the employees of Jackson County, Missouri as well as information pertaining to MHG.

I appreciate the opportunity to provide the Workplace Universal Life Insurance to Jackson County, Missouri.

Cordially,

John McDaniel

John McDaniel
President
McDaniel Hazley Group, Inc.



McDaniel Hazley Group, Inc.

MHG is a Missouri-based agency doing more than \$30 million worth of insurance and benefits business annually with public sector clients.

MHG has provided Voluntary Life products similar to Jackson County, Missouri for each of the following clients:

- City of St. Louis
- State of Missouri
- Over 30 Counties

MHG became certified minority-owned corporation in 1993.

MHG only represents life insurance carriers that are financially sound (A or better rating from AM Best rating service) and have a reputation for good ongoing service to policyholders. They must also offer life insurance products that meet the changing needs of state employees

It is the intent of MHG to provide a quality Universal Life Policy to the employee's of Jackson County, Missouri through Allstate Workplace Division.

McDaniel Hazley Group, Inc. has been providing Employee Benefits in the Kansas City market since 1993.

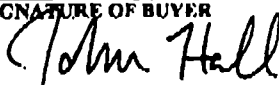
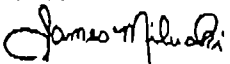
MHG provides employee benefit services for over 100 clients in the Kansas City area. Groups range from 3 to 6,000 employees.

This proposal and contents shall be the basis for our contract between the McDaniel Hazley Group (MHG) and Jackson County, Missouri to design, develop, implement, oversee and operate a Voluntary Universal Life Product.



NOTICE OF AWARD

State Of Missouri
Office Of Administration
Division Of Purchasing And Materials Management
PO Box 809
Jefferson City, MO 65102-0809
<http://www.oa.mo.gov/purch>

SOLICITATION NUMBER B3Z10119	CONTRACT TITLE Third Party Administrator – Life Insurance
CONTRACT NUMBER C310119001	CONTRACT PERIOD 04/05/10 – 05/31/11
REQUISITION NUMBER NR 300 20501000004	VENDOR NUMBER 4811327060 0
CONTRACTOR NAME AND ADDRESS McDaniel Hazley Group, Inc. 1100 Main Street, Suite 1850 Kansas City, MO 64105	STATE AGENCY'S NAME AND ADDRESS Office of Administration/Division of Accounting Harry S. Truman State Office Building 301 West High St., Room 579 Jefferson City, MO 65101
ACCEPTED BY THE STATE OF MISSOURI AS FOLLOWS: The proposal submitted by McDaniel Hazley Group, Inc. in response to B3Z10119 is accepted in its entirety.	
BUYER John Hall	BUYER CONTACT INFORMATION Phone: (573) 522-1620 Fax: (573) 526-9817 Email: john.hall@oa.mo.gov
SIGNATURE OF BUYER 	DATE 4/5/10
DIRECTOR OF PURCHASING AND MATERIALS MANAGEMENT  James Miluski	

UL21P Flexible Premium Adjustable Life Insurance [to age 85] With Long Term Care Rider (UL-LTCR1)

Non-Tobacco

Bi-Weekly Premium

FOR AGENT USE ONLY

The appropriate illustration certification form must be completed.

Death Benefit Option 1, Guar. Interest 4.00%, Current Interest 4.50%**

Issue Age	Employee or Employed Spouse						Employee Only						Issue Age
	\$12.00		\$16.00		\$20.00		\$24.00		Specified Amount	Surr. Value at 65*			
	Specified Amount	Guar't'd	Current	Specified Amount	Guar't'd	Current	Specified Amount	Guar't'd		Current	Specified Amount	Guar't'd	
18	\$50,973	\$22,370	\$26,440	\$69,381	\$30,616	\$36,261	\$87,775	\$38,868	\$46,088	\$106,195	\$47,182	\$55,987	18
19	57,030	18,611	22,060	77,624	25,743	30,571	98,200	32,883	32,090	118,812	40,008	47,592	19
20	55,278	17,875	21,099	75,240	24,734	29,248	95,202	31,594	37,397	115,163	38,454	45,547	20
21	53,532	17,159	20,168	72,862	23,754	27,969	92,193	30,349	35,769	111,524	36,944	43,568	21
22	51,706	16,494	19,304	70,377	22,844	26,779	89,048	29,194	34,254	107,720	35,543	41,728	22
23	50,000	15,807	18,421	68,056	21,903	25,564	86,111	27,999	32,708	104,167	34,094	39,852	23
24	48,241	15,115	17,539	65,662	20,954	24,352	83,082	26,794	31,165	100,503	32,634	37,978	24
25	46,377	14,488	16,738	63,124	20,097	23,250	79,871	25,705	29,763	96,618	31,313	36,276	25
26	44,720	13,826	15,905	60,870	19,189	22,106	77,019	24,553	28,307	93,168	29,917	34,508	26
27	43,049	13,203	15,125	58,595	18,337	21,033	74,141	23,470	26,941	89,686	28,604	32,850	27
28	41,499	12,573	14,344	56,484	17,475	19,960	71,470	22,376	25,577	86,455	27,278	31,193	28
29	39,945	11,971	13,600	54,369	16,650	18,938	68,793	21,330	24,276	83,218	26,009	29,614	29
30	38,400	11,386	12,881	52,267	15,849	17,949	66,133	20,312	23,018	80,000	24,775	28,087	30
31	36,923	10,805	12,172	50,256	15,054	16,976	63,590	19,302	21,780	76,923	23,551	26,584	31
32	35,468	10,242	11,490	48,276	14,283	16,039	61,084	18,325	20,588	73,892	22,366	25,137	32
33	34,043	9,699	10,836	46,336	13,540	15,140	58,629	17,381	19,444	70,922	21,222	23,749	33
34	32,653	9,174	10,206	44,444	12,820	14,275	56,236	16,467	18,343	68,027	20,114	22,412	34
35	31,270	8,652	9,586	42,562	12,106	13,423	53,855	15,560	17,259	65,147	19,014	21,096	35
36	28,208	7,662	8,451	38,394	10,755	11,869	48,580	13,847	15,288	58,766	16,940	18,707	36
37	27,068	7,220	7,932	36,842	10,149	11,155	46,617	13,078	14,379	56,391	16,007	17,603	37
38	25,923	6,789	7,428	35,284	9,558	10,463	44,644	12,327	13,498	54,005	15,096	16,532	38
39	24,849	6,361	6,933	33,822	8,971	9,781	42,796	11,581	12,630	51,769	14,191	15,478	39
40	23,762	5,950	6,460	32,343	8,408	9,131	40,924	10,865	11,802	49,505	13,323	14,473	40
41	22,731	5,549	6,002	30,939	7,858	8,501	39,148	10,166	10,999	47,356	12,475	13,498	41
42	21,736	5,172	5,574	29,585	7,341	7,912	37,434	9,509	10,249	45,283	11,678	12,586	42
43	20,764	4,796	5,151	28,262	6,825	7,329	35,761	8,854	9,507	43,259	10,883	11,685	43
44	19,835	4,436	4,747	26,997	6,331	6,773	34,160	8,225	8,799	41,322	10,120	10,825	44
45	18,935	4,093	4,366	25,773	5,860	6,248	32,610	7,627	8,130	39,448	9,393	10,011	45
46	15,789	3,325	3,535	21,491	4,792	5,094	27,193	6,260	6,652	32,895	7,728	8,210	46
47	15,158	3,108	3,292	20,632	4,478	4,741	26,105	5,848	6,189	31,579	7,217	7,638	47
48	14,545	2,895	3,055	19,798	4,168	4,396	25,051	5,441	5,737	30,303	6,714	7,079	48
49	13,933	2,686	2,823	18,965	3,864	4,060	23,996	5,043	5,298	29,028	6,222	6,535	49
50	13,340	2,479	2,596	18,157	3,566	3,732	22,974	4,652	4,869	27,791	5,739	6,005	50
51	12,771	2,080	2,171	16,702	3,005	3,136	21,133	3,930	4,101	25,565	4,855	5,066	51
52	11,760	1,857	1,934	16,007	2,686	2,795	20,253	3,514	3,657	24,500	4,343	4,518	52
53	11,285	1,633	1,696	15,361	2,365	2,454	19,436	3,096	3,213	23,511	3,828	3,972	53
54	10,823	1,416	1,467	14,731	2,054	2,127	18,640	2,692	2,787	22,548	3,331	3,447	54
55	10,386	1,422	1,462	14,136	2,048	2,105	17,887	2,674	2,749	21,637	3,300	3,392	55
56*	\$14.14 £	1,394	1,434	11,415	1,632	1,679	14,444	2,148	2,209	17,472	2,665	2,740	* 56
57*	\$14.62 £	1,425	1,467	11,008	1,601	1,647	13,929	2,109	2,170	16,849	2,618	2,693	* 57
58*	\$15.16 £	1,465	1,508	10,603	1,566	1,612	13,416	2,066	2,127	16,229	2,566	2,641	* 58
59*	\$15.72 £	1,495	1,539	10,195	1,527	1,573	12,900	2,018	2,077	15,605	2,508	2,581	* 59
60*	\$16.34 £	1,529	1,575	\$16.34 £	1,529	1,575	12,388	1,964	2,022	14,985	2,443	2,516	* 60
61*	\$18.48 £	1,484	1,527	\$18.48 £	1,484	1,527	10,875	1,637	1,684	13,155	2,048	2,107	* 61
62*	\$19.20 £	1,509	1,553	\$19.20 £	1,509	1,553	10,444	1,587	1,633	12,634	1,988	2,046	* 62
63*	\$19.96 £	1,525	1,571	\$19.96 £	1,525	1,571	10,022	1,529	1,574	12,124	1,919	1,976	* 63
64*	\$20.80 £	1,543	1,591	\$20.80 £	1,543	1,591	\$20.80 £	1,543	1,591	11,619	1,841	1,897	* 64
65*	\$21.68 £	1,546	1,594	\$21.68 £	1,546	1,594	\$21.68 £	1,546	1,594	11,119	1,756	1,811	* 65

[to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the guaranteed "worst-case" basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide more or less death benefit per \$1.00 of premium.

The applicant should decide on the premium amount and death benefit amount most appropriate to meet his/her insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday. A personalized illustration will be provided to the policyholder at issue.

The Children's Term Rider can be added to the policy for an additional bi-weekly premium of \$2.10 for \$10,000 or \$4.20 for \$20,000 in benefit.

The maximum specified amount for an employee and spouse varies by account.

Amounts shown above are subject to the terms of the underwriting offer for the account.

£ Amount shown is the bi-weekly premium for the minimum specified amount of \$10,000.

* For ages 56+, values shown are the projected surrender values at the end of year 10.

** Currently declared interest rates are distributed through bulletins and can be found on the agent website by searching for "interest" in the subject line of the bulletin. DO NOT USE THIS CARD IF THE DECLARED RATE IS LESS THAN 4.50%.

This rate card is for certificate and rider forms UL21P, UL-LTCR1 and UCTR3 or state variations thereof and is incomplete without corresponding brochure(s) that describe the benefits, exclusions, and limitations of the coverage. The policy and rider(s) are underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. © 2010 Allstate Insurance Company

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 1/1/2012.

This ratecard is approved for use in: Missouri, for the City of Kansas City enrollment



Workplace Division

UL21P Flexible Premium Adjustable Life Insurance [to age 85] With Long Term Care Rider (UL-LTCR1)

Tobacco

The appropriate illustration certification form must be completed.

Bi-Weekly Premium

Death Benefit Option 1, Guar. Interest 4.00%, Current Interest 4.50%**

FOR AGENT USE ONLY

Issue Age	Employee or Employed Spouse						Employee Only						Issue Age
	\$12.00		\$16.00		\$20.00		\$24.00						
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
		Guar'd	Current		Guar'd	Current		Guar'd	Current		Guar'd	Current	
19	\$40,851	\$16,879	\$20,554	\$55,603	\$23,458	\$28,612	\$70,355	\$30,037	\$36,670	\$85,106	\$36,617	\$44,728	19
20	39,452	16,177	19,593	53,699	22,495	27,287	67,945	28,813	34,981	82,192	35,131	42,675	20
21	38,095	15,493	18,665	51,852	21,556	26,007	65,608	27,620	33,350	79,365	33,683	40,692	21
22	36,735	14,857	17,800	50,000	20,682	24,815	63,265	26,508	31,830	76,531	32,333	38,845	22
23	35,468	14,199	16,924	48,276	19,780	23,608	61,084	25,360	30,291	73,892	30,941	36,974	23
24	34,164	13,562	16,081	46,501	18,906	22,445	58,837	24,250	28,810	71,174	29,594	35,174	24
25	32,839	12,990	15,319	44,698	18,119	21,394	56,556	23,250	27,470	68,415	28,379	33,545	25
26	31,648	12,373	14,519	43,077	17,273	20,291	54,505	22,173	26,064	65,934	27,073	31,837	26
27	30,444	11,809	13,787	41,438	16,499	19,282	52,431	21,189	24,778	63,425	25,879	30,273	27
28	29,328	11,229	13,045	39,919	15,702	18,260	50,509	20,176	23,475	61,100	24,649	28,690	28
29	28,180	10,693	12,360	38,356	14,967	17,316	48,532	19,240	22,271	58,708	23,514	27,226	29
30	27,093	10,151	11,676	36,877	14,222	16,372	46,660	18,293	21,068	56,444	22,364	25,764	30
31	26,016	9,628	11,019	35,411	13,504	15,466	44,806	17,379	19,913	54,201	21,255	24,360	31
32	24,957	9,123	10,389	33,969	12,810	14,598	42,981	16,498	18,806	51,993	20,185	23,015	32
33	23,940	8,621	9,770	32,585	12,122	13,744	41,230	15,622	17,718	49,875	19,122	21,692	33
34	22,948	8,136	9,175	31,235	11,455	12,923	39,522	14,774	16,672	47,809	18,092	20,420	34
35	21,968	7,661	8,596	29,901	10,801	12,125	37,834	13,942	15,655	45,767	17,083	19,184	35
36	19,111	6,478	7,216	26,012	9,186	10,236	32,913	11,894	13,256	39,814	14,602	16,277	36
37	18,344	6,100	6,763	24,968	8,664	9,609	31,592	11,229	12,456	38,217	13,794	15,303	37
38	17,582	5,732	6,326	23,932	8,157	9,004	30,281	10,582	11,684	36,630	13,008	14,363	38
39	16,852	5,370	5,900	22,937	7,658	8,416	29,023	9,947	10,931	35,108	12,236	13,447	39
40	16,134	5,017	5,488	21,961	7,171	7,845	27,787	9,326	10,203	33,613	11,482	12,560	40
41	15,442	4,675	5,093	21,019	6,701	7,298	26,595	8,726	9,503	32,172	10,751	11,708	41
42	14,777	4,352	4,720	20,113	6,254	6,782	25,449	8,156	8,843	30,785	10,058	10,904	42
43	14,132	4,029	4,354	19,235	5,809	6,273	24,338	7,588	8,193	29,441	9,368	10,112	43
44	13,508	3,724	4,007	18,386	5,386	5,793	23,265	7,048	7,578	28,143	8,710	9,363	44
45	12,915	3,428	3,676	17,578	4,977	5,332	22,242	6,526	6,989	26,906	8,075	8,645	45
46	10,827	2,690	2,868	14,737	3,948	4,207	18,647	5,207	5,546	22,556	6,466	6,886	46
47	10,427	2,499	2,653	14,193	3,666	3,890	17,958	4,833	5,127	21,723	6,001	6,364	47
48	10,035	2,313	2,446	13,659	3,392	3,585	17,282	4,471	4,724	20,906	5,550	5,862	48
49	\$12.42 £	2,240	2,358	13,124	3,124	3,289	16,605	4,118	4,333	20,087	5,110	5,376	49
50	\$12.88 £	2,151	2,256	12,609	2,860	2,998	15,954	3,768	3,949	19,299	4,677	4,901	50
51	\$14.46 £	2,002	2,092	11,146	2,283	2,386	14,103	3,025	3,160	17,060	3,766	3,934	51
52	\$14.98 £	1,868	1,946	10,734	2,033	2,117	13,582	2,695	2,806	16,429	3,357	3,495	52
53	\$15.52 £	1,719	1,785	10,332	1,788	1,856	13,073	2,372	2,463	15,814	2,956	3,069	53
54	\$16.10 £	1,566	1,621	\$16.10 £	1,566	1,621	12,579	2,059	2,131	15,217	2,568	2,658	54
55	\$16.70 £	1,610	1,656	\$16.70 £	1,610	1,656	12,103	2,011	2,068	14,641	2,501	2,571	55
56 *	\$19.00 £	1,726	1,779	\$19.00 £	1,726	1,779	10,560	1,837	1,893	12,774	2,291	2,360	56
57 *	\$19.64 £	1,747	1,801	\$19.64 £	1,747	1,801	10,193	1,787	1,842	12,330	2,231	2,300	57
58 *	\$20.34 £	1,775	1,830	\$20.34 £	1,775	1,830	\$20.34 £	1,775	1,830	11,891	2,170	2,238	58
59 *	\$21.08 £	1,796	1,853	\$21.08 £	1,796	1,853	\$21.08 £	1,796	1,853	11,450	2,105	2,171	59
60 *	\$21.88 £	1,820	1,878	\$21.88 £	1,820	1,878	\$21.88 £	1,820	1,878	11,015	2,037	2,102	60
61 *	\$25.04 £	1,842	1,902	\$25.04 £	1,842	1,902	\$25.04 £	1,842	1,902	\$25.04 £	1,842	1,902	61
62 *	\$25.94 £	1,857	1,918	\$25.94 £	1,857	1,918	\$25.94 £	1,857	1,918	\$25.94 £	1,857	1,918	62
63 *	\$26.88 £	1,864	1,926	\$26.88 £	1,864	1,926	\$26.88 £	1,864	1,926	\$26.88 £	1,864	1,926	63
64 *	\$27.90 £	1,875	1,939	\$27.90 £	1,875	1,939	\$27.90 £	1,875	1,939	\$27.90 £	1,875	1,939	64
65 *	\$28.96 £	1,871	1,936	\$28.96 £	1,871	1,936	\$28.96 £	1,871	1,936	\$28.96 £	1,871	1,936	65

[to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the guaranteed "worst-case" basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide more or less death benefit per \$1.00 of premium. The applicant should decide on the premium amount and death benefit amount most appropriate to meet his/her insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday. A personalized illustration will be provided to the policyholder at issue. The Children's Term Rider can be added to the policy for an additional bi-weekly premium of \$2.10 for \$10,000 or \$4.20 for \$20,000 in benefit. The maximum specified amount for an employee and spouse varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account.

£ Amount shown is the bi-weekly premium for the minimum specified amount of \$10,000.

* For ages 56+, values shown are the projected surrender values at the end of year 10.

** Currently declared interest rates are distributed through bulletins and can be found on the agent website by searching for "interest" in the subject line of the bulletin. DO NOT USE THIS CARD IF THE DECLARED RATE IS LESS THAN 4.50%.

This rate card is for certificate and rider forms UL21P, UL-LTCR1 and UCTR3 or state variations thereof and is incomplete without corresponding brochure(s) that describe the benefits, exclusions, and limitations of the coverage. The policy and rider(s) are underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. © 2010 Allstate Insurance Company

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 1/1/2012.

This ratecard is approved for use in: Missouri, for the City of Kansas City enrollment



Workplace Division

UL21P Flexible Premium Adjustable Life Insurance [to age 85] With Long Term Care Rider (UL-LTCR1)

Non-Tobacco

The appropriate illustration certification form must be completed.

Bi-Weekly Premium

Death Benefit Option 1, Guar. Interest 4.00%, Current Interest 4.50%**

FOR AGENT USE ONLY

		Employee Only															
Issue Age	\$28.00				\$32.00				\$36.00				\$40.00				Issue Age
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*			
		Guar'd	Current		Guar'd	Current		Guar'd	Current		Guar'd	Current		Guar'd	Current		
18	\$124,602	\$55,428	\$65,809	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	18	
19	139,406	47,140	56,103	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	19	
20	135,125	45,314	53,696	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	20	
21	130,855	43,540	51,368	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	21	
22	126,391	41,893	49,203	\$145,063	\$48,242	\$56,678	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	22
23	122,222	40,190	46,995	140,278	46,286	54,139	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	23
24	117,923	38,474	44,791	135,343	44,314	51,605	N/A	¶	N/A	¶	N/A	¶	N/A	¶	N/A	¶	24
25	113,366	36,922	42,788	130,113	42,530	49,300	\$146,860	\$48,138	\$55,813	N/A	¶	N/A	¶	N/A	¶	25	
26	109,317	35,281	40,708	125,466	40,645	46,909	141,615	46,008	53,110	N/A	¶	N/A	¶	N/A	¶	26	
27	105,232	33,738	38,758	120,777	38,872	44,666	136,323	44,006	50,575	N/A	¶	N/A	¶	N/A	¶	27	
28	101,441	32,180	36,809	116,427	37,081	42,426	131,412	41,983	48,042	\$146,398	\$46,884	\$53,659	N/A	¶	N/A	¶	28
29	97,642	30,688	34,952	112,067	35,368	40,290	126,491	40,047	45,628	140,915	44,726	50,966	140,915	44,726	50,966	29	
30	93,867	29,239	33,156	107,733	33,702	38,225	121,600	38,165	43,293	135,467	42,629	48,362	135,467	42,629	48,362	30	
31	90,256	27,800	31,388	103,590	32,049	36,192	116,923	36,298	40,996	130,256	40,547	45,800	130,256	40,547	45,800	31	
32	86,700	26,407	29,686	99,507	30,449	34,235	112,315	34,490	38,784	125,123	38,531	43,332	125,123	38,531	43,332	32	
33	83,215	25,063	28,053	95,508	28,904	32,357	107,801	32,745	36,661	120,095	36,586	40,965	120,095	36,586	40,965	33	
34	79,819	23,760	26,480	91,610	27,407	30,548	103,401	31,054	34,617	115,193	34,701	38,685	115,193	34,701	38,685	34	
35	76,439	22,468	24,932	87,731	25,922	28,769	99,023	29,376	32,605	110,315	32,830	36,442	110,315	32,830	36,442	35	
36	68,952	20,033	22,126	79,138	23,125	25,544	89,324	26,218	28,963	99,510	29,310	32,382	99,510	29,310	32,382	36	
37	66,165	18,936	20,827	75,940	21,864	24,050	85,714	24,793	27,274	95,489	27,722	30,498	95,489	27,722	30,498	37	
38	63,366	17,865	19,567	72,727	20,634	22,602	82,088	23,402	25,636	91,449	26,171	28,671	91,449	26,171	28,671	38	
39	60,742	16,801	18,327	69,715	19,411	21,176	78,689	22,021	24,024	87,662	24,631	26,873	87,662	24,631	26,873	39	
40	58,086	15,780	17,144	66,667	18,238	19,815	75,248	20,696	22,486	83,828	23,153	25,157	83,828	23,153	25,157	40	
41	55,564	14,784	15,997	63,773	17,092	18,496	71,981	19,401	20,994	80,189	21,710	23,493	80,189	21,710	23,493	41	
42	53,132	13,847	14,924	60,981	16,015	17,261	68,830	18,184	19,599	76,679	20,353	21,936	76,679	20,353	21,936	42	
43	50,757	12,912	13,863	58,255	14,941	16,041	65,753	16,969	18,219	73,252	18,998	20,396	73,252	18,998	20,396	43	
44	48,485	12,014	12,850	55,647	13,909	14,876	62,810	15,803	16,902	69,972	17,698	18,928	69,972	17,698	18,928	44	
45	46,285	11,160	11,893	53,123	12,927	13,774	59,961	14,693	15,656	66,798	16,460	17,538	66,798	16,460	17,538	45	
46	38,596	9,196	9,769	44,298	10,664	11,327	50,000	12,132	12,885	55,702	13,599	14,443	55,702	13,599	14,443	46	
47	37,053	8,587	9,086	42,526	9,956	10,535	48,000	11,326	11,983	53,474	12,695	13,432	53,474	12,695	13,432	47	
48	35,556	7,987	8,420	40,808	9,261	9,762	46,061	10,534	11,103	51,313	11,807	12,445	51,313	11,807	12,445	48	
49	34,059	7,401	7,773	39,090	8,580	9,010	44,122	9,759	10,248	49,153	10,937	11,485	49,153	10,937	11,485	49	
50	32,608	6,825	7,142	37,425	7,912	8,278	42,242	8,998	9,414	47,059	10,084	10,551	47,059	10,084	10,551	50	
51	29,996	5,780	6,031	34,427	6,706	6,996	38,858	7,631	7,960	43,289	8,556	8,925	43,289	8,556	8,925	51	
52	28,746	5,171	5,380	32,993	6,000	6,241	37,240	6,828	7,103	41,486	7,656	7,964	41,486	7,656	7,964	52	
53	27,586	4,560	4,731	31,661	5,292	5,490	35,737	6,023	6,249	39,812	6,755	7,008	39,812	6,755	7,008	53	
54	26,456	3,969	4,107	30,365	4,607	4,767	34,273	5,245	5,428	38,181	5,883	6,088	38,181	5,883	6,088	54	
55	25,388	3,926	4,036	29,138	4,552	4,679	32,889	5,177	5,322	36,639	5,803	5,966	36,639	5,803	5,966	55	
56*	20,501	3,181	3,271	23,529	3,697	3,802	26,558	4,213	4,332	29,586	4,729	4,863	29,586	4,729	4,863	56	
57*	19,770	3,126	3,215	22,690	3,634	3,738	25,611	4,143	4,261	28,531	4,651	4,784	28,531	4,651	4,784	57	
58*	19,042	3,066	3,155	21,856	3,566	3,669	24,669	4,066	4,183	27,482	4,565	4,698	27,482	4,565	4,698	58	
59*	18,309	2,998	3,086	21,014	3,488	3,591	23,719	3,978	4,095	26,424	4,468	4,599	26,424	4,468	4,599	59	
60*	17,582	2,923	3,009	20,180	3,402	3,503	22,777	3,881	3,996	25,375	4,361	4,490	25,375	4,361	4,490	60	
61*	15,435	2,460	2,530	17,715	2,871	2,953	19,996	3,282	3,376	22,276	3,694	3,799	22,276	3,694	3,799	61	
62*	14,824	2,390	2,459	17,014	2,791	2,873	19,204	3,193	3,286	21,394	3,595	3,699	21,394	3,595	3,699	62	
63*	14,225	2,309	2,378	16,327	2,699	2,779	18,428	3,090	3,181	20,529	3,480	3,583	20,529	3,480	3,583	63	
64*	13,633	2,218	2,286	15,647	2,596	2,675	17,661	2,973	3,064	19,675	3,351	3,452	19,675	3,351	3,452	64	
65*	13,047	2,119	2,185	14,974	2,482	2,560	16,901	2,846	2,935	18,829	3,209	3,309	18,829	3,209	3,309	65	

[to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the guaranteed "worst-case" basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide more or less death benefit per \$1.00 of premium. The applicant should decide on the premium amount and death benefit amount most appropriate to meet his/her insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday. A personalized illustration will be provided to the policyholder at issue. The Children's Term Rider can be added to the policy for an additional bi-weekly premium of \$2.10 for \$10,000 or \$4.20 for \$20,000 in benefit. The maximum specified amount for an employee and spouse varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account.

¶ Specified Amount exceeds the employee maximum amount of \$150,000.

* For ages 56+, values shown are the projected surrender values at the end of year 10.

** Currently declared interest rates are distributed through bulletins and can be found on the agent website by searching for "interest" in the subject line of the bulletin. DO NOT USE THIS CARD IF THE DECLARED RATE IS LESS THAN 4.50%.

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This rate card is no longer in effect on the earlier of: the date the interest rate changes or 1/1/2012.

This ratecard is approved for use in: Missouri, for the City of Kansas City enrollment



Workplace Division

UL21P Flexible Premium Adjustable Life Insurance [to age 85] With Long Term Care Rider (UL-LTCR1)

Tobacco

The appropriate illustration certification form must be completed.

Bi-Weekly Premium

Death Benefit Option 1, Guar. Interest 4.00%, Current Interest 4.50%**

FOR AGENT USE ONLY

Issue Age	Employee Only												Issue Age
	\$28.00			\$32.00			\$36.00			\$40.00			
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
Guar'd		Current	Guar'd		Current	Guar'd		Current	Guar'd		Current		
19	\$99,858	\$43,196	\$52,786	\$114,610	\$49,776	\$60,844	\$129,362	\$56,355	\$68,901	\$144,113	\$62,935	\$76,960	19
20	96,438	41,449	50,369	110,685	47,766	58,063	124,932	54,084	65,756	139,178	60,402	73,451	20
21	93,122	39,745	48,034	106,878	45,809	55,377	120,635	51,872	62,719	134,392	57,935	70,061	21
22	89,796	38,159	45,860	103,061	43,985	52,875	116,327	49,810	59,889	129,592	55,636	66,904	22
23	86,700	36,521	43,658	99,507	42,103	50,342	112,315	47,683	57,025	125,123	53,264	63,708	23
24	83,511	34,937	41,539	95,848	40,281	47,903	108,185	45,624	54,267	120,522	50,968	60,631	24
25	80,274	33,509	39,620	92,132	38,639	45,695	103,991	43,768	51,770	115,849	48,898	57,846	25
26	77,363	31,973	37,609	88,791	36,873	43,382	100,220	41,773	49,154	111,648	46,673	54,927	26
27	74,419	30,569	35,768	85,412	35,259	41,264	96,406	39,948	46,759	107,400	44,638	52,254	27
28	71,690	29,123	33,905	82,281	33,596	39,120	92,872	38,069	44,334	103,462	42,543	49,549	28
29	68,885	27,787	32,180	79,061	32,060	37,136	89,237	36,334	42,091	99,413	40,607	47,046	29
30	66,228	26,436	30,460	76,011	30,507	35,156	85,795	34,578	39,852	95,579	38,649	44,548	30
31	63,595	25,132	28,808	72,990	29,008	33,255	82,385	32,883	37,702	91,780	36,759	42,150	31
32	61,005	23,873	27,224	70,017	27,560	31,432	79,029	31,248	35,641	88,042	34,934	39,849	32
33	58,520	22,622	25,666	67,165	26,122	29,640	75,810	29,622	33,614	84,456	33,122	37,587	33
34	56,096	21,411	24,168	64,382	24,730	27,917	72,669	28,049	31,666	80,956	31,367	35,414	34
35	53,699	20,224	22,713	61,632	23,365	26,242	69,565	26,505	29,771	77,498	29,646	33,301	35
36	46,715	17,310	19,297	53,616	20,018	22,318	60,518	22,725	25,338	67,419	25,433	28,358	36
37	44,841	16,359	18,149	51,465	18,923	20,996	58,089	21,488	23,843	64,713	24,053	26,690	37
38	42,979	15,434	17,042	49,328	17,859	19,721	55,678	20,285	22,399	62,027	22,710	25,079	38
39	41,194	14,524	15,962	47,279	16,813	18,478	53,365	19,101	20,993	59,450	21,390	23,509	39
40	39,440	13,636	14,917	45,266	15,791	17,275	51,092	17,946	19,632	56,919	20,101	21,989	40
41	37,748	12,777	13,913	43,324	14,802	16,119	48,901	16,827	18,324	54,477	18,853	20,529	41
42	36,121	11,960	12,966	41,457	13,862	15,027	46,793	15,764	17,088	52,129	17,666	19,150	42
43	34,544	11,147	12,032	39,647	12,927	13,952	44,750	14,706	15,871	49,853	16,486	17,791	43
44	33,021	10,373	11,148	37,899	12,035	12,934	42,777	13,697	14,719	47,655	15,360	16,504	44
45	31,570	9,624	10,301	36,233	11,173	11,958	40,897	12,722	13,614	45,561	14,271	15,271	45
46	26,466	7,725	8,225	30,376	8,984	9,564	34,286	10,243	10,903	38,195	11,502	12,243	46
47	25,489	7,168	7,601	29,254	8,336	8,838	33,020	9,503	10,074	36,785	10,670	11,312	47
48	24,530	6,629	7,001	28,153	7,708	8,140	31,777	8,787	9,278	35,401	9,866	10,417	48
49	23,569	6,103	6,420	27,051	7,096	7,464	30,532	8,089	8,508	34,014	9,082	9,552	49
50	22,644	5,585	5,852	25,989	6,493	6,803	29,334	7,402	7,755	32,679	8,310	8,706	50
51	20,017	4,508	4,708	22,974	5,249	5,482	25,931	5,991	6,256	28,888	6,732	7,030	51
52	19,277	4,019	4,184	22,125	4,680	4,872	24,973	5,342	5,561	27,820	6,004	6,250	52
53	18,556	3,540	3,674	21,297	4,124	4,280	24,038	4,709	4,887	26,779	5,293	5,493	53
54	17,854	3,077	3,185	20,492	3,586	3,711	23,130	4,095	4,237	25,767	4,604	4,764	54
55	17,179	2,990	3,075	19,717	3,480	3,579	22,255	3,970	4,082	24,793	4,460	4,586	55
56	14,988	2,745	2,828	17,202	3,199	3,296	19,417	3,653	3,763	21,631	4,108	4,231	56
57	14,468	2,675	2,757	16,605	3,120	3,215	18,742	3,564	3,673	20,880	4,008	4,130	57
58	13,952	2,604	2,685	16,013	3,039	3,133	18,074	3,473	3,581	20,135	3,907	4,028	58
59	13,435	2,528	2,608	15,420	2,952	3,045	17,405	3,376	3,481	19,389	3,800	3,919	59
60	12,925	2,449	2,527	14,834	2,862	2,952	16,743	3,274	3,378	18,652	3,687	3,804	60
61	11,235	2,106	2,173	12,895	2,468	2,547	14,555	2,830	2,921	16,214	3,193	3,295	61
62	10,829	2,035	2,101	12,429	2,388	2,465	14,029	2,740	2,829	15,628	3,093	3,193	62
63	10,431	1,960	2,025	11,972	2,303	2,379	13,513	2,645	2,732	15,054	2,987	3,086	63
64	10,043	1,878	1,942	11,526	2,210	2,285	13,010	2,541	2,627	14,494	2,872	2,969	64
65	\$28.96 £	1,871	1,936	11,088	2,110	2,184	12,515	2,430	2,514	13,943	2,748	2,844	65

[to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the guaranteed "worst-case" basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide more or less death benefit per \$1.00 of premium. The applicant should decide on the premium amount and death benefit amount most appropriate to meet his/her insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday. A personalized illustration will be provided to the policyholder at issue. The Children's Term Rider can be added to the policy for an additional bi-weekly premium of \$2.10 for \$10,000 or \$4.20 for \$20,000 in benefit. The maximum specified amount for an employee and spouse varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account.

£ Amount shown is the bi-weekly premium for the minimum specified amount of \$10,000.

* For ages 56+, values shown are the projected surrender values at the end of year 10.

** Currently declared interest rates are distributed through bulletins and can be found on the agent website by searching for "interest" in the subject line of the bulletin. DO NOT USE THIS CARD IF THE DECLARED RATE IS LESS THAN 4.50%.

This rate card is for certificate and rider forms UL21P, UL-LTCR1 and UCTR3 or state variations thereof and is incomplete without corresponding brochure(s) that describe the benefits, exclusions, and limitations of the coverage. The policy and rider(s) are underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. © 2010 Allstate Insurance Company

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 1/1/2012.
This ratecard is approved for use in: Missouri, for the City of Kansas City enrollment



Workplace Division