

## NAFEB GOV POSTAL Employee Rates

Allstate Term to age 100, with (2x) Accidental Death Benefit [ADB], Accelerated Death Benefit for Terminal Illness

Employee Rate Issue Age	\$30,000		\$50,000		\$70,000	
	(Non-Tobacco)	(Tobacco)	(Non-Tobacco)	(Tobacco)	(Non-Tobacco)	(Tobacco)
18	\$8.50	\$8.50	\$14.16	\$14.16	\$19.82	\$19.82
19	\$6.66	\$7.12	\$11.08	\$11.86	\$15.52	\$16.60
20	\$6.66	\$7.34	\$11.08	\$12.24	\$15.52	\$17.14
21	\$6.66	\$7.58	\$11.08	\$12.62	\$15.52	\$17.68
22	\$6.66	\$7.80	\$11.08	\$13.00	\$15.52	\$18.20
23	\$6.66	\$8.04	\$11.08	\$13.40	\$15.52	\$18.74
24	\$6.66	\$8.26	\$11.08	\$13.78	\$15.52	\$19.28
25	\$6.66	\$8.50	\$11.08	\$14.16	\$15.52	\$19.82
26	\$6.72	\$8.74	\$11.20	\$14.54	\$15.68	\$20.36
27	\$6.80	\$8.96	\$11.32	\$14.92	\$15.84	\$20.90
28	\$6.86	\$9.20	\$11.44	\$15.32	\$16.00	\$21.44
29	\$6.94	\$9.42	\$11.54	\$15.70	\$16.16	\$21.98
30	\$7.00	\$9.66	\$11.66	\$16.08	\$16.32	\$22.52
31	\$7.24	\$9.88	\$12.04	\$16.48	\$16.86	\$23.06
32	\$7.46	\$10.12	\$12.44	\$16.86	\$17.40	\$23.60
33	\$7.70	\$10.34	\$12.82	\$17.24	\$17.94	\$24.14
34	\$7.92	\$10.58	\$13.20	\$17.62	\$18.48	\$24.66
35	\$8.16	\$10.80	\$13.58	\$18.00	\$19.02	\$25.20
36	\$8.40	\$11.66	\$13.98	\$19.42	\$19.58	\$27.18
37	\$8.90	\$12.46	\$14.84	\$20.76	\$20.76	\$29.06
38	\$9.40	\$13.30	\$15.64	\$22.16	\$21.90	\$31.02
39	\$9.88	\$14.20	\$16.46	\$23.64	\$23.02	\$33.10
40	\$10.36	\$15.02	\$17.26	\$25.02	\$24.16	\$35.04
41	\$11.12	\$16.32	\$18.52	\$27.20	\$25.94	\$38.08
42	\$11.86	\$17.66	\$19.78	\$29.42	\$27.68	\$41.18
43	\$12.62	\$18.96	\$21.02	\$31.58	\$29.44	\$44.22
44	\$13.38	\$20.28	\$22.30	\$33.80	\$31.22	\$47.32
45	\$14.14	\$21.56	\$23.54	\$35.92	\$32.96	\$50.28
46	\$15.08	\$23.10	\$25.12	\$38.50	\$35.16	\$53.88
47	\$16.02	\$24.72	\$26.68	\$41.20	\$37.36	\$57.68
48	\$16.94	\$26.40	\$28.22	\$43.98	\$39.50	\$61.58
49	\$17.86	\$28.06	\$29.76	\$46.78	\$41.66	\$65.48
50	\$18.78	\$29.70	\$31.30	\$49.48	\$43.82	\$69.28
51	\$20.46	\$32.20	\$34.10	\$53.64	\$47.74	\$75.10
52	\$22.16	\$34.62	\$36.94	\$57.68	\$51.70	\$80.74
53	\$23.84	\$37.12	\$39.74	\$61.88	\$55.64	\$86.62
54	\$25.54	\$39.58	\$42.54	\$65.96	\$59.56	\$92.32
55	\$28.46	\$41.82	\$47.44	\$69.68	\$66.40	\$97.54
56	\$28.32	\$42.48	\$47.18	\$70.80	\$66.04	\$99.12
57	\$30.66	\$45.52	\$51.08	\$75.86	\$71.52	\$106.20
58	\$33.00	\$48.46	\$55.00	\$80.78	\$76.98	\$113.08
59	\$35.34	\$51.50	\$58.90	\$85.84	\$82.44	\$120.16
60	\$37.66	\$54.50	\$62.76	\$90.84	\$87.86	\$127.16
61	\$41.28	\$58.96	\$68.80	\$98.28	\$96.32	\$137.58
62	\$44.90	\$63.38	\$74.84	\$105.62	\$104.76	\$147.88
63	\$48.54	\$67.64	\$80.90	\$112.74	\$113.24	\$157.84
64	\$52.16	\$71.82	\$86.92	\$119.70	\$121.70	\$167.58
65	\$55.78	\$75.74	\$92.98	\$126.22	\$130.16	\$176.70
66	\$61.36	\$83.10	\$102.28	\$138.48	\$143.18	\$193.88
67	\$66.94	\$90.28	\$111.56	\$150.46	\$156.18	\$210.66
68	\$72.52	\$97.30	\$120.88	\$162.16	\$169.22	\$227.02
69	\$78.10	\$104.16	\$130.16	\$173.60	\$182.22	\$243.04
70	\$83.68	\$110.84	\$139.46	\$184.72	\$195.22	\$258.60

Accidental Death Benefit rider (ages 18-55) at 2x initial death benefit amount

## Employee Rates with 10,000 Child Rider

Allstate Term to age 100, with (2x) Accidental Death Benefit [ADB], Accelerated Death Benefit for Terminal Illness, and \$10,000

Children's Term to Age 25 [CTR]

Employee Rate Issue Age	\$30,000		\$50,000		\$70,000	
	(Non-Tobacco)	(Tobacco)	(Non-Tobacco)	(Tobacco)	(Non-Tobacco)	(Tobacco)
18	\$10.60	\$10.60	\$16.26	\$16.26	\$21.92	\$21.92
19	\$8.76	\$9.22	\$13.18	\$13.96	\$17.62	\$18.70
20	\$8.76	\$9.44	\$13.18	\$14.34	\$17.62	\$19.24
21	\$8.76	\$9.68	\$13.18	\$14.72	\$17.62	\$19.78
22	\$8.76	\$9.90	\$13.18	\$15.10	\$17.62	\$20.30
23	\$8.76	\$10.14	\$13.18	\$15.50	\$17.62	\$20.84
24	\$8.76	\$10.36	\$13.18	\$15.88	\$17.62	\$21.38
25	\$8.76	\$10.60	\$13.18	\$16.26	\$17.62	\$21.92
26	\$8.82	\$10.84	\$13.30	\$16.64	\$17.78	\$22.46
27	\$8.90	\$11.06	\$13.42	\$17.02	\$17.94	\$23.00
28	\$8.96	\$11.30	\$13.54	\$17.42	\$18.10	\$23.54
29	\$9.04	\$11.52	\$13.64	\$17.80	\$18.26	\$24.08
30	\$9.10	\$11.76	\$13.76	\$18.18	\$18.42	\$24.62
31	\$9.34	\$11.98	\$14.14	\$18.58	\$18.96	\$25.16
32	\$9.56	\$12.22	\$14.54	\$18.96	\$19.50	\$25.70
33	\$9.80	\$12.44	\$14.92	\$19.34	\$20.04	\$26.24
34	\$10.02	\$12.68	\$15.30	\$19.72	\$20.58	\$26.76
35	\$10.26	\$12.90	\$15.68	\$20.10	\$21.12	\$27.30
36	\$10.50	\$13.76	\$16.08	\$21.52	\$21.68	\$29.28
37	\$11.00	\$14.56	\$16.94	\$22.86	\$22.86	\$31.16
38	\$11.50	\$15.40	\$17.74	\$24.26	\$24.00	\$33.12
39	\$11.98	\$16.30	\$18.56	\$25.74	\$25.12	\$35.20
40	\$12.46	\$17.12	\$19.36	\$27.12	\$26.26	\$37.14
41	\$13.22	\$18.42	\$20.62	\$29.30	\$28.04	\$40.18
42	\$13.96	\$19.76	\$21.88	\$31.52	\$29.78	\$43.28
43	\$14.72	\$21.06	\$23.12	\$33.68	\$31.54	\$46.32
44	\$15.48	\$22.38	\$24.40	\$35.90	\$33.32	\$49.42
45	\$16.24	\$23.66	\$25.64	\$38.02	\$35.06	\$52.38
46	\$17.18	\$25.20	\$27.22	\$40.60	\$37.26	\$55.98
47	\$18.12	\$26.82	\$28.78	\$43.30	\$39.46	\$59.78
48	\$19.04	\$28.50	\$30.32	\$46.08	\$41.60	\$63.68
49	\$19.96	\$30.16	\$31.86	\$48.88	\$43.76	\$67.58
50	\$20.88	\$31.80	\$33.40	\$51.58	\$45.92	\$71.38
51	\$22.56	\$34.30	\$36.20	\$55.74	\$49.84	\$77.20
52	\$24.26	\$36.72	\$39.04	\$59.78	\$53.80	\$82.84
53	\$25.94	\$39.22	\$41.84	\$63.98	\$57.74	\$88.72
54	\$27.64	\$41.68	\$44.64	\$68.06	\$61.66	\$94.42
55	\$30.56	\$43.92	\$49.54	\$71.78	\$68.50	\$99.64
56	\$30.42	\$44.58	\$49.28	\$72.90	\$68.14	\$101.22
57	\$32.76	\$47.62	\$53.18	\$77.96	\$73.62	\$108.30
58	\$35.10	\$50.56	\$57.10	\$82.88	\$79.08	\$115.18
59	\$37.44	\$53.60	\$61.00	\$87.94	\$84.54	\$122.26
60	\$39.76	\$56.60	\$64.86	\$92.94	\$89.96	\$129.26
61	\$43.38	\$61.06	\$70.90	\$100.38	\$98.42	\$139.68
62	\$47.00	\$65.48	\$76.94	\$107.72	\$106.86	\$149.98
63	\$50.64	\$69.74	\$83.00	\$114.84	\$115.34	\$159.94
64	\$54.26	\$73.92	\$89.02	\$121.80	\$123.80	\$169.68
65	\$57.88	\$77.84	\$95.08	\$128.32	\$132.26	\$178.80
66	\$61.36	\$83.08	\$102.28	\$138.48	\$143.18	\$193.88
67	\$66.94	\$90.28	\$111.56	\$150.46	\$156.18	\$210.64
68	\$72.52	\$97.30	\$120.88	\$162.16	\$169.22	\$227.02
69	\$78.10	\$104.16	\$130.16	\$173.60	\$182.22	\$243.04
70	\$83.68	\$110.82	\$139.46	\$184.72	\$195.22	\$258.60

Accidental Death Benefit rider (ages 18-55) at 2x initial death benefit amount

Only Employees Ages 18-65 can add the Children Rider.

## Employee Rates with 20,000 Child Rider

Allstate Term to age 100, with (2x) Accidental Death Benefit [ADB], Accelerated Death Benefit for Terminal Illness, and \$20,000 Children's Term to Age 25 [CTR]

Employee Rate Issue Age	\$30,000		\$50,000		\$70,000	
	(Non-Tobacco)	(Tobacco)	(Non-Tobacco)	(Tobacco)	(Non-Tobacco)	(Tobacco)
18	\$12.70	\$12.70	\$18.36	\$18.36	\$24.02	\$24.02
19	\$10.86	\$11.32	\$15.28	\$16.06	\$19.72	\$20.80
20	\$10.86	\$11.54	\$15.28	\$16.44	\$19.72	\$21.34
21	\$10.86	\$11.78	\$15.28	\$16.82	\$19.72	\$21.88
22	\$10.86	\$12.00	\$15.28	\$17.20	\$19.72	\$22.40
23	\$10.86	\$12.24	\$15.28	\$17.60	\$19.72	\$22.94
24	\$10.86	\$12.46	\$15.28	\$17.98	\$19.72	\$23.48
25	\$10.86	\$12.70	\$15.28	\$18.36	\$19.72	\$24.02
26	\$10.92	\$12.94	\$15.40	\$18.74	\$19.88	\$24.56
27	\$11.00	\$13.16	\$15.52	\$19.12	\$20.04	\$25.10
28	\$11.06	\$13.40	\$15.64	\$19.52	\$20.20	\$25.64
29	\$11.14	\$13.62	\$15.74	\$19.90	\$20.36	\$26.18
30	\$11.20	\$13.86	\$15.86	\$20.28	\$20.52	\$26.72
31	\$11.44	\$14.08	\$16.24	\$20.68	\$21.06	\$27.26
32	\$11.66	\$14.32	\$16.64	\$21.06	\$21.60	\$27.80
33	\$11.90	\$14.54	\$17.02	\$21.44	\$22.14	\$28.34
34	\$12.12	\$14.78	\$17.40	\$21.82	\$22.68	\$28.86
35	\$12.36	\$15.00	\$17.78	\$22.20	\$23.22	\$29.40
36	\$12.60	\$15.86	\$18.18	\$23.62	\$23.78	\$31.38
37	\$13.10	\$16.66	\$19.04	\$24.96	\$24.96	\$33.26
38	\$13.60	\$17.50	\$19.84	\$26.36	\$26.10	\$35.22
39	\$14.08	\$18.40	\$20.66	\$27.84	\$27.22	\$37.30
40	\$14.56	\$19.22	\$21.46	\$29.22	\$28.36	\$39.24
41	\$15.32	\$20.52	\$22.72	\$31.40	\$30.14	\$42.28
42	\$16.06	\$21.86	\$23.98	\$33.62	\$31.88	\$45.38
43	\$16.82	\$23.16	\$25.22	\$35.78	\$33.64	\$48.42
44	\$17.58	\$24.48	\$26.50	\$38.00	\$35.42	\$51.52
45	\$18.34	\$25.76	\$27.74	\$40.12	\$37.16	\$54.48
46	\$19.28	\$27.30	\$29.32	\$42.70	\$39.36	\$58.08
47	\$20.22	\$28.92	\$30.88	\$45.40	\$41.56	\$61.88
48	\$21.14	\$30.60	\$32.42	\$48.18	\$43.70	\$65.78
49	\$22.06	\$32.26	\$33.96	\$50.98	\$45.86	\$69.68
50	\$22.98	\$33.90	\$35.50	\$53.68	\$48.02	\$73.48
51	\$24.66	\$36.40	\$38.30	\$57.84	\$51.94	\$79.30
52	\$26.36	\$38.82	\$41.14	\$61.88	\$55.90	\$84.94
53	\$28.04	\$41.32	\$43.94	\$66.08	\$59.84	\$90.82
54	\$29.74	\$43.78	\$46.74	\$70.16	\$63.76	\$96.52
55	\$32.66	\$46.02	\$51.64	\$73.88	\$70.60	\$101.74
56	\$32.52	\$46.68	\$51.38	\$75.00	\$70.24	\$103.32
57	\$34.86	\$49.72	\$55.28	\$80.06	\$75.72	\$110.40
58	\$37.20	\$52.66	\$59.20	\$84.98	\$81.18	\$117.28
59	\$39.54	\$55.70	\$63.10	\$90.04	\$86.64	\$124.36
60	\$41.86	\$58.70	\$66.96	\$95.04	\$92.06	\$131.36
61	\$45.48	\$63.16	\$73.00	\$102.48	\$100.52	\$141.78
62	\$49.10	\$67.58	\$79.04	\$109.82	\$108.96	\$152.08
63	\$52.74	\$71.84	\$85.10	\$116.94	\$117.44	\$162.04
64	\$56.36	\$76.02	\$91.12	\$123.90	\$125.90	\$171.78
65	\$59.98	\$79.94	\$97.18	\$130.42	\$134.36	\$180.90
66	\$61.36	\$83.10	\$102.28	\$138.48	\$143.18	\$193.88
67	\$66.94	\$90.28	\$111.56	\$150.46	\$156.18	\$210.66
68	\$72.52	\$97.30	\$120.88	\$162.16	\$169.22	\$227.02
69	\$78.10	\$104.16	\$130.16	\$173.60	\$182.22	\$243.04
70	\$83.68	\$110.84	\$139.46	\$184.72	\$195.22	\$258.60

Accidental Death Benefit rider (ages 18-55) at 2x initial death benefit amount

Only Employees Ages 18-65 can add the Children Rider.

## Spouse Rates

Allstate Term to age 100, with (2x) Accidental Death Benefit (ADB), Accelerated Death Benefit for Terminal Illness						
Spouse Rate	\$15,000		\$25,000		\$35,000	
Issue Age	(Non-Tobacco)	(Tobacco)	(Non-Tobacco)	(Tobacco)	(Non-Tobacco)	(Tobacco)
18	\$4.26	\$4.26	\$7.08	\$7.08	\$9.92	\$9.92
19	\$3.34	\$3.56	\$5.54	\$5.92	\$7.76	\$8.30
20	\$3.34	\$3.68	\$5.54	\$6.12	\$7.76	\$8.56
21	\$3.34	\$3.80	\$5.54	\$6.32	\$7.76	\$8.84
22	\$3.34	\$3.90	\$5.54	\$6.50	\$7.76	\$9.10
23	\$3.34	\$4.02	\$5.54	\$6.70	\$7.76	\$9.38
24	\$3.34	\$4.14	\$5.54	\$6.90	\$7.76	\$9.64
25	\$3.34	\$4.26	\$5.54	\$7.08	\$7.76	\$9.92
26	\$3.36	\$4.36	\$5.60	\$7.28	\$7.84	\$10.18
27	\$3.40	\$4.48	\$5.66	\$7.48	\$7.92	\$10.46
28	\$3.44	\$4.60	\$5.72	\$7.66	\$8.00	\$10.72
29	\$3.46	\$4.72	\$5.78	\$7.86	\$8.08	\$11.00
30	\$3.50	\$4.84	\$5.84	\$8.04	\$8.16	\$11.26
31	\$3.62	\$4.94	\$6.02	\$8.24	\$8.44	\$11.54
32	\$3.74	\$5.06	\$6.22	\$8.44	\$8.70	\$11.80
33	\$3.86	\$5.18	\$6.42	\$8.62	\$8.98	\$12.06
34	\$3.96	\$5.30	\$6.60	\$8.82	\$9.24	\$12.34
35	\$4.08	\$5.40	\$6.80	\$9.00	\$9.52	\$12.60
36	\$4.20	\$5.82	\$7.00	\$9.70	\$9.80	\$13.60
37	\$4.46	\$6.24	\$7.42	\$10.38	\$10.38	\$14.54
38	\$4.70	\$6.66	\$7.82	\$11.08	\$10.96	\$15.52
39	\$4.94	\$7.10	\$8.22	\$11.82	\$11.52	\$16.56
40	\$5.18	\$7.52	\$8.64	\$12.52	\$12.08	\$17.52
41	\$5.56	\$8.16	\$9.26	\$13.60	\$12.98	\$19.04
42	\$5.94	\$8.82	\$9.90	\$14.70	\$13.84	\$20.60
43	\$6.32	\$9.48	\$10.52	\$15.80	\$14.72	\$22.12
44	\$6.70	\$10.14	\$11.16	\$16.90	\$15.60	\$23.66
45	\$7.06	\$10.78	\$11.78	\$17.96	\$16.48	\$25.14
46	\$7.54	\$11.56	\$12.56	\$19.24	\$17.58	\$26.94
47	\$8.02	\$12.36	\$13.34	\$20.60	\$18.68	\$28.84
48	\$8.48	\$13.20	\$14.12	\$22.00	\$19.76	\$30.80
49	\$8.94	\$14.04	\$14.88	\$23.40	\$20.84	\$32.74
50	\$9.40	\$14.86	\$15.66	\$24.74	\$21.90	\$34.64
51	\$10.24	\$16.10	\$17.06	\$26.82	\$23.88	\$37.56
52	\$11.08	\$17.32	\$18.46	\$28.84	\$25.86	\$40.38
53	\$11.92	\$18.56	\$19.88	\$30.94	\$27.82	\$43.32
54	\$12.76	\$19.78	\$21.28	\$32.98	\$29.78	\$46.16
55	\$14.24	\$20.92	\$23.72	\$34.84	\$33.20	\$48.78
56	\$14.16	\$21.24	\$23.60	\$35.40	\$33.04	\$49.56
57	\$15.34	\$22.76	\$25.54	\$37.94	\$35.76	\$53.10
58	\$16.50	\$24.24	\$27.50	\$40.40	\$38.50	\$56.54
59	\$17.68	\$25.76	\$29.44	\$42.92	\$41.22	\$60.08
60	\$18.84	\$27.26	\$31.38	\$45.42	\$43.94	\$63.58
61	\$20.64	\$29.50	\$34.40	\$49.14	\$48.16	\$68.80
62	\$22.46	\$31.70	\$37.42	\$52.82	\$52.38	\$73.94
63	\$24.28	\$33.82	\$40.46	\$56.38	\$56.62	\$78.92
64	\$26.08	\$35.92	\$43.48	\$59.86	\$60.86	\$83.80
65	\$27.90	\$37.88	\$46.48	\$63.12	\$65.08	\$88.36
66	\$30.70	\$41.56	\$51.14	\$69.24	\$71.60	\$96.94
67	\$33.48	\$45.14	\$55.78	\$75.24	\$78.10	\$105.34
68	\$36.26	\$48.66	\$60.44	\$81.08	\$84.62	\$113.52
69	\$39.06	\$52.08	\$65.08	\$86.80	\$91.12	\$121.52
70	\$41.84	\$55.42	\$69.72	\$92.36	\$97.62	\$129.30

Spouse can only qualify for 50% on the Employee's benefit.

Accidental Death Benefit rider (ages 18-55) at 2x initial death benefit amount