

Allstate Return of Premium Rider Benefit (ROPR1)

Stay Healthy and Get Your Money Back.

You'll be covered as long as you need it, but if you don't get sick, you can get back all the premiums you paid, less any claims incurred after the policy has been in force for 25 years.

Benefits Added to Base Policy	BASIC	ENHANCED	PREMIER
Return of Premium Rider (ROPR1) – For an additional premium the Return of Premium Rider will, during the first 25 years, remain in force as long as regular premium payments are made. At the end of the 25th year, all premiums paid, less any claims incurred, will be returned to you. After the return of premium payment is made at the end of the 25th year, the policy will remain in force with a reduction in premium.	Yes	Yes	Yes

To illustrate:

- A. No claims in 25 years - all premiums refunded;
- B. Small claim in 25 years - all premiums less claims incurred refunded;
- C. Large claims paid - most likely the claims incurred will exceed the amount of the premiums collected.

If the policy is terminated for any reason after the 5th year, a portion of the premiums paid less claims incurred will be returned to you. Please refer to the schedule in the rider to determine the appropriate percentage.

Issue Ages	21-49		50-59		60-64	
	Ind.	Family	Ind.	Family	Ind.	Family
BASIC - BASE PLAN - CBP1D - BENEFIT LEVEL OPTION A plus IFR1, WBR3 (2 units), and ROPR1						
Monthly	\$25.95	\$45.02	\$38.37	\$65.66	\$48.87	\$87.24
Annual	\$285.69	\$495.57	\$422.31	\$722.61	\$537.81	\$960.04
BASIC - BASE PLAN ADDING ICR2 (2 UNITS) \$200/DAY						
Monthly	\$28.95	\$51.01	\$41.37	\$71.65	\$51.87	\$93.23
Annual	\$318.99	\$562.17	\$455.61	\$789.21	\$571.11	\$1,026.64
ENHANCED - BASE PLAN - CBP1D - BENEFIT LEVEL OPTION I plus IFR1, WBR3 (3 units), and ROPR1						
Monthly	\$31.52	\$54.62	\$46.38	\$80.69	\$60.21	\$106.46
Annual	\$347.03	\$601.37	\$510.54	\$888.14	\$662.67	\$1,171.61
ENHANCED - BASE PLAN ADDING ICR2 (6 UNITS) \$600/DAY						
Monthly	\$40.51	\$72.60	\$55.37	\$98.67	\$69.20	\$124.44
Annual	\$446.93	\$801.17	\$610.44	\$1,087.94	\$762.57	\$1,371.41
PREMIER - BASE PLAN - CBP1D - BENEFIT LEVEL OPTION II plus IFR1, WBR3 (4 units), and ROPR1						
Monthly	\$36.96	\$64.16	\$54.87	\$96.14	\$71.49	\$127.65
Annual	\$407.04	\$706.51	\$604.05	\$1,058.29	\$786.87	\$1,404.95
PREMIER - BASE PLAN ADDING ICR2 (8 UNITS) \$800/DAY						
Monthly	\$48.95	\$88.14	\$66.86	\$120.12	\$83.48	\$151.63
Annual	\$540.24	\$972.91	\$737.25	\$1,324.69	\$920.07	\$1,671.35

Issue ages: 21-64



This premium insert is incomplete without brochure AWD9464-1, which describes the benefits, exclusions and limitations of the Heritage Provider Series insurance policy and other riders.

This insert is for use in KY.



Rev. 6/06. Benefits are provided by the Return of Premium Benefit rider ROPR1, or state variations thereof. This rider insert highlights some features of the rider but is not the insurance contract. Only the actual rider provisions control. The rider sets forth, in detail, the rights and obligations of both the insured and the insurance company. The rider is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from us. The rider is underwritten by American Heritage Life Insurance Company.

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