

SERFF Tracking Number: ALST-125520844 State: Arkansas
Filing Company: American Heritage Life Insurance Company State Tracking Number: 38531
Company Tracking Number: AR RIDERS
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Life Riders
Project Name/Number: /

Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: Life Riders

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: ALST-125520844 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: AR RIDERS

Co Status: Complete

Authors: Diane Ierna, Betty Ferrelli, Jennifer Aiello

Date Submitted: 03/28/2008

Disposition Date: 04/02/2008

State Tr Num: 38531

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/02/2008

State Status Changed: 04/02/2008

Corresponding Filing Tracking Number:

Filing Description:

Re: American Heritage Life Insurance Company, NAIC No. 60534

Flexible Premium Adjustable Life and 20 Year Term Life Riders

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

FORM NO. DESCRIPTION

UADB1 Individual Accidental Death Benefit Rider

TADB1 Individual Accidental Death Benefit Rider

UCTR3 Individual Children's Term Rider

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TCTR3 Individual Children's Term Rider
ULBR1 Individual Accelerated Death Benefit for Terminal Illness Rider
TLBR1 Individual Accelerated Death Benefit for Terminal Illness Rider
UPW1 Individual Total Disability Premium Waiver Rider
TPW1 Individual Total Disability Premium Waiver Rider
UOIR2 Individual Other Insured Person Level Term Rider
TSTR2 Individual Spouse Decreasing Benefit Term Rider
UTIR2 Individual Level Term Insurance Rider
UFPR2 Individual Future Purchase Option Rider

Dear Commissioner Bowman:

We submit the above-referenced forms for your review and approval. These forms are new and do not replace any previously approved forms. The enclosed forms whose form number begins with U will be used with American Heritage Life Insurance Company's Flexible Premium Adjustable Life Policy forms previously approved by your Department. The enclosed forms whose form number begins with T will be used with American Heritage Life Insurance Company's Term Policy forms previously approved by your Department.

These riders will be issued using application AWD900AR-1 and AWDINDAPPAR-1, approved June 25, 2007, under File No. 35803.

Any officer signature, Home Office address, telephone number and corporate logo that appears on these forms is subject to change.

We have included copies of the forms submitted for approval as well as any filing fees and/or forms required by your state. If you have any questions, feel free to call me at (904) 992-2541. I can also be reached by email at jhop4@allstate.com.

Company and Contact

Filing Contact Information

Jennifer Aiello, Filing Analyst

jhop4@allstate.com

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Attn: Legal/Compliance (904) 992-2541 [Phone]
Jacksonville, FL 32224-9983 (904) 992-2975[FAX]

Filing Company Information

American Heritage Life Insurance Company CoCode: 60534 State of Domicile: Florida
ATTN: Legal/Compliance Group Code: 8 Company Type: Life and Health
1776 American Heritage Life Drive
Jacksonville, FL 32224-9983 Group Name: Allstate State ID Number:
(904) 992-1776 ext. [Phone] FEIN Number: 59-0781901

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Filing Fees

Fee Required? Yes
Fee Amount: \$240.00
Retaliatory? No
Fee Explanation: \$20 per rider X 12 riders = \$240
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Heritage Life Insurance Company	\$240.00	03/28/2008	19091692

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/02/2008	04/02/2008

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Disposition

Disposition Date: 04/02/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Required Disclosure Statement for Accelerated Benefit Rider		Yes
Supporting Document	Actuarial Memorandum		No
Form	Accidental Death Benefit Rider		Yes
Form	Children's Term Rider		Yes
Form	Accelerated Death Benefit for Terminal Illness Rider		Yes
Form	Total Disability Premium Waiver Rider		Yes
Form	Spouse Decreasing Benefit Term Rider		Yes
Form	Accidental Death Benefit Rider		Yes
Form	Children's Term Rider		Yes
Form	Future Purchase Option Rider		Yes
Form	Accelerated Death Benefit for Terminal Illness Rider		Yes
Form	Other Insured Person Level Term Rider		Yes
Form	Total Disability Premium Waiver Rider		Yes
Form	Level Term Insurance Rider		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TADB1	Policy/Cont Accidental Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59	TADB1.pdf
	TCTR3	Policy/Cont Children's Term ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		66	TCTR3.pdf
	TLBR1	Policy/Cont Accelerated Death ract/Fratern Benefit for Terminal al Illness Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59	TLBR1.pdf
	TPW1	Policy/Cont Total Disability ract/Fratern Premium Waiver al Rider Certificate: Amendmen	Initial		58	TPW1.pdf

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	t, Insert Page, Endorseme nt or Rider			
TSTR2	Policy/Cont Spouse Decreasing ract/Fratern Benefit Term Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	69	TSTR2.pdf
UADB1	Policy/Cont Accidental Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	UADB1.pdf
UCTR3	Policy/Cont Children's Term ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	66	UCTR3.pdf
UFPR2	Policy/Cont Future Purchase ract/Fratern Option Rider al Certificate: Amendmen t, Insert Page,	Initial	63	UFPR2.pdf

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Project Name/Number	Description	Initial	Page	File Name
ULBR1	Policy/Cont Accelerated Death ract/Fratern Benefit for Terminal al Illness Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	ULBR1.pdf
UOIR2	Policy/Cont Other Insured Person ract/Fratern Level Term Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	69	UOIR2.pdf
UPW1	Policy/Cont Total Disability ract/Fratern Premium Waiver al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	58	UPW1.pdf
UTIR2	Policy/Cont Level Term ract/Fratern Insurance Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	68	UTIR2.pdf

AMERICAN HERITAGE LIFE INSURANCE COMPANY

1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

ACCIDENTAL DEATH BENEFIT RIDER

This rider is issued in consideration of the rider premium and the application for this rider. Benefits are paid in addition to the life insurance benefits of the policy. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Accidental Death. Accidental death means death that:

1. resulted directly, and independently of all other causes, from accidental bodily injury; and
2. occurred within 180 days after the injury and occurred while the policy and this rider were in force; and
3. is not excluded from coverage by the Risks Not Covered provision.

Policy. The policy to which this rider is attached.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

ACCIDENTAL DEATH BENEFIT

We agree to pay to the beneficiary the rider amount shown on the Policy Specification page(s) of the policy for accidental death after we receive due proof of the insured's accidental death.

EXCLUSIONS

Risks Not Covered. The death benefit provided by this rider is not payable if the insured's death results, directly or indirectly, from any of the following causes or is contributed to, wholly or in part, by any of the following causes:

1. suicide, or any attempt at suicide, while sane or insane; or
2. bodily or mental infirmity or disease of any kind, even though the proximate or precipitating cause of death is accidental bodily injury; or
3. committing or attempting to commit an assault or felony; or
4. the intentional taking of:
 - a. any drug unless prescribed by a physician and used in the manner prescribed; or

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.

- b. alcohol; or
- c. any poison or inhaling of gas or fumes; or
5. operating, riding in or descending from any kind of aircraft if the insured:
 - a. is a pilot, officer, or member of the crew; or
 - b. is being flown for the purpose of descent from such aircraft while in flight; or
 - c. is giving or receiving any kind of training or instruction; or
 - d. has any duties aboard such aircraft; or
6. insurrection or war, or any act attributable to war, whether or not the insured is in military service. The term "war" includes declared or undeclared war or any conflict involving the armed forces of any country or countries.

PREMIUMS

The annual premium and the premium payment method for this rider are shown on the Policy Specification page(s) of the policy. Premiums for this rider are payable in addition to and under the same conditions as premiums for the policy.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the policy anniversary on or next following the insured's 65th birthday; or
2. the date any premium for this rider or the policy remains unpaid, subject to the grace period provision of the policy; or
3. the date the insurance under the policy matures, expires or otherwise terminates.

You may terminate this rider on any premium due date by written request.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy.

If the insured's accidental death occurs during the grace period, we deduct the unpaid premium from the benefit to be paid.

INCONTESTABILITY

We cannot contest this rider after it has been in force while the insured is alive for 2 years from the rider date except for nonpayment of premiums.



Secretary



President

AMERICAN HERITAGE LIFE INSURANCE COMPANY

1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

CHILDREN'S TERM RIDER

This rider is issued in consideration of the rider premium and the application for this rider. Benefits are paid in addition to the life insurance benefits of the policy. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Age. Issue age is each insured child's age on his or her last birthday as of the rider date. Attained age is each insured child's age on his or her last birthday as of the most recent rider anniversary (or the rider date if this rider has been in force less than one year).

Conversion Date. The next monthly date after we receive a request for conversion.

Insured Child. An insured child under this rider is any child, stepchild or legally adopted child of the insured who is:

1. more than 24 hours and less than 25 years of age on the date of application for this rider; or
2. born after the date of application for this rider, is more than 24 hours and less than 25 years of age, and the policy insured is named as parent on the child's birth certificate; or
3. legally adopted by or becomes the stepchild of the policy insured after the date of application for this rider and is more than 24 hours and less than 25 years of age.

Policy. The policy to which this rider is attached.

Policy Insured. The person named as the insured in the policy.

Rider Beneficiary. Any person and/or entity named in our records to receive the death benefit of this rider when an insured child dies.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

DEATH BENEFIT ON INSURED CHILDREN

We pay the benefit amount shown for this rider on the Policy Specification page(s) of the policy to the rider beneficiary after we receive written proof that the death of an insured child occurred:

1. while this rider and the policy are in force; and
2. before the insured child's 25th birthday.

SUICIDE

Insured Child. If an insured child dies by suicide, whether sane or insane, within 2 years from the date he or she is

insured, our liability for that insured child is limited to a return of all premiums paid for this rider.

Policy Insured. In the event of suicide of the policy insured within 2 years from the date of application for this rider, coverage for any insured children may be converted as explained in the conversion option provision of this rider.

PREMIUMS

The annual premium and the premium payment method for this rider are shown on the Policy Specification page(s) of the policy. Premiums for this rider are payable in addition to and under the same conditions as premiums for the policy.

MISSTATEMENT OF AGE

If the age of any insured child is misstated, any benefit payable with respect to such insured child is determined by the correct age.

CONVERSION OPTION FOR INSURED CHILD

We provide a conversion option for each insured child when:

1. that insured child's coverage ends at his or her 25th birthday. We must receive written request for this conversion option within 30 days of the insured child's 25th birthday and while this rider is in force; or
2. that insured child's coverage ends due to the policy insured reaching age 70. We must receive written request for this conversion option within 30 days of the policy insured's attained age 70; or
3. that insured child's coverage ends due to the death of the policy insured, including death by suicide. We must receive written request for this conversion option within 30 days of the policy insured's death.

Upon receipt of such request, we will send a questionnaire to determine the tobacco use of the insured child. Other than this requirement, no additional evidence of insurability is required. The new policy will have a standard premium class.

The insured child may select the plan and amount of insurance for the new policy. The plan may be any life plan (except term life) we then currently issue:

1. at the insured child's attained age; and
2. for the amount of insurance selected; and
3. for an amount of insurance not more than 5 times the death benefit of this rider; and
4. for an amount of insurance not less than the minimum benefit amount available for that plan on the conversion date.

Premiums for the new policy are:

1. at the rate in effect for the insured child's attained age and premium class on the conversion date; and

2. subject to our rules on frequency of premium payments in effect on the conversion date.

Coverage under this rider ends for that insured child when coverage under the new policy begins.

The new policy will not include any additional benefits or riders unless agreed to by us.

RIDER BENEFICIARY

If not otherwise named in the application for this rider, the owner is the rider beneficiary.

The owner may change the rider beneficiary by a written request to us:

1. while the insured child is alive; and
2. if the prior designation does not prohibit such a change.

A change revokes any prior designation.

If not provided otherwise:

1. The interest of any named rider beneficiary who dies before the insured child, passes to the remaining named rider beneficiaries in equal shares.
2. If no named rider beneficiary survives the insured child, the death benefit of the rider is paid to the owner, if living, otherwise to the owner's estate.

INCONTESTABILITY

We cannot contest payment of this rider once this rider has been in force while each insured child is alive for 2 years from the rider date except for:

1. nonpayment of premiums; and

2. the coverage on any insured child who is added subsequent to the rider date. This 2 year period begins on the date he or she becomes an insured child.

TERMINATION

Coverage for each insured child automatically terminates on the earlier of his or her 25th birthday or the date this rider terminates.

This rider terminates and is no longer in force on the earliest of:

1. the death of the policy insured (see Conversion Option for Insured Child); or
2. the date any premium for this rider or the policy remains unpaid, subject to the grace period provision of the policy; or
3. the date the policy insured turns age 70; or
4. the date the policy matures, expires or otherwise terminates.

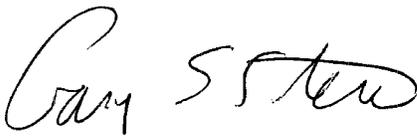
You may terminate this rider on any premium due date by written request.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy.

If an insured child dies during the grace period, we deduct the unpaid premium from the benefit to be paid.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



President

AMERICAN HERITAGE LIFE INSURANCE COMPANY

1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

**Provides for the Advance of a Portion of the Death Benefit due to Terminal Illness
The benefit you receive under this rider may be taxable.
Consult with your personal tax advisor.**

This rider is issued in consideration of the application for this rider. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Current Discount Rate. The greater of the 90 day Treasury Bill or Moody's Corporate Bond Yield Average-Monthly Average.

Death Benefit Advance. The advance, during the insured's lifetime, of a portion of the death benefit.

Policy. The policy to which this rider is attached.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

Terminal Illness. An injury or sickness:

1. expected to result in the insured's death within 12 months; and
2. for which there is no reasonable prospect for recovery.

PAYMENT OF BENEFITS

If the insured incurs a terminal illness while coverage under this rider is in effect, you may request a death benefit advance. We agree to pay to you the death benefit advance amount upon our receipt of all of the following:

1. your written election of the death benefit advance; and
2. the written consent of any irrevocable beneficiary or any assignee, that you may elect the death benefit advance; and
3. a written opinion of the insured's physician that states the diagnosis of the insured's medical condition and that such medical condition is a terminal illness as defined in this rider; and
4. approval by our medical director.

The death benefit advance can only be elected on policies (including term riders) that are more than 2 years away from their termination date(s) on the date we receive the written election.

The death benefit advance can only be elected once, per policy, subject to the limits outlined in the Calculation of Payment provision.

Your election of the death benefit advance is automatically voided and no benefit is payable under this rider if the insured dies after the above requirements are met and before we have paid the benefit.

Any amount later payable under the policy as a death benefit is reduced by the amount of the death benefit advance before reductions for pro-rata loans and the current discount.

Any amount later payable under the policy from the fund value or as a surrender, or available for policy loan, is reduced by the same proportion as the death benefit amount.

Calculation of Payment. The amount available for death benefit advance is 75% of the sum of the death benefit amount for the policy and any term rider(s) (excluding any accidental death benefit rider) on the insured's life subject to a maximum of the lesser of:

1. \$100,000; or
2. the current policy death benefit amount.

The death benefit advance amount payable to you is reduced:

1. first by any pro-rata loan; then
2. the remaining sum is discounted at the current discount rate.

Any pro-rata surrender charge is waived.

The death benefit advance and any remaining death benefit for the policy will be determined at the time the claim is made.

If you elect this benefit on more than one policy that the insured has with us, we retain the right to utilize the death benefit of one policy completely prior to using another policy.

Waiver of Premiums Benefit. We waive premiums for the policy and any riders attached to the policy if the death benefit advance is paid. This waiver of premium benefit is in addition to any other premium waiver benefit provided by the policy or a rider attached to the policy.

Waiver of premiums will:

1. begin on the premium due date on or next following the date you provide us with satisfactory evidence of terminal illness as defined in this rider; and
2. continue until the policy terminates.

TERMINATION

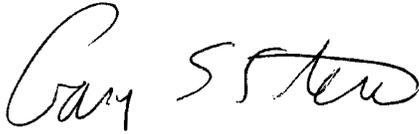
This rider terminates and is no longer in force on the earliest of:

1. the premium due date on or next following the date we receive a written termination request by the owner; or
2. the date the policy matures, expires, is surrendered or otherwise terminates.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium that may be referred to in the policy.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.


Secretary


President

AMERICAN HERITAGE LIFE INSURANCE COMPANY

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TOTAL DISABILITY PREMIUM WAIVER RIDER

This rider is issued in consideration of the rider premium and the application for this rider. Benefits are paid in addition to the life insurance benefits of the policy. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Policy. The policy to which this rider is attached.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

Total Disability. During the first 24 months of disability, the insured must be unable to perform the substantial and material duties of his or her principal occupation.

After the first 24 months of disability, the insured must be unable to perform the substantial and material duties of any occupation for which you are suited by education, training or experience.

The insured is not totally disabled when not under the regular care of a physician (unless the physician tells us that regular care would be of no further benefit to the insured during such continuing disability).

BENEFIT

We agree to waive the premiums for the policy after we receive due proof that total disability of the insured:

1. has existed continuously for at least 6 months;
2. began before the insured's attained age 60; and
3. began while the policy and this rider are in force; and
4. is not described in the Limitations provision of this rider.

We will pay the Disability Benefit Amount shown on the Policy Specification page(s) of the policy after total disability has existed continuously for 6 months and while total disability continues.

LIMITATIONS

No benefit is provided by this rider if disability results from:

1. injuries intentionally self-inflicted; or
2. war or any act of war, whether declared or undeclared, while the insured is in the military service of any country.

WRITTEN NOTICE OF CLAIM

We must receive written notice of claim:

1. while total disability continues; and
2. while the insured is alive; and
3. within 1 year of when person becomes disabled.

We will not reject a claim because notice was not given within these times if you show that notice was given as soon as reasonably possible.

PROOF OF TOTAL DISABILITY

Due proof of total disability should be furnished with the written notice of claim or as soon thereafter as reasonably possible. Upon your request, we will supply forms for furnishing proof.

We can require due proof, at reasonable intervals, that total disability continues. After total disability has continued for two years, we will not require due proof more often than once a year.

We can require physical examination of the insured by our medical representatives at our expense as part of any due proof of total disability. We will not pay the benefit under this rider if due proof is not furnished as required.

PREMIUMS

The annual premium for this rider is shown on the Policy Specification page(s) of the policy. Premiums for this rider are payable in addition to and under the same conditions as premiums for the policy.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the policy anniversary on or next following the insured's 60th birthday; or
2. the date any premium for this rider or the policy remains unpaid, subject to the grace period provision of the policy; or
3. the date the insurance under the policy matures, expires or otherwise terminates.

You may terminate this rider on any premium due date by written request. A claim based on total disability that began before termination of this rider will not be affected by the termination.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy.

INCONTESTABILITY

We cannot contest payment of this rider once this rider has been in force while the insured is alive for 2 years from the rider date, except for nonpayment of premiums.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



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SPOUSE DECREASING BENEFIT TERM RIDER

This rider is issued in consideration of the rider premium and the application for the rider. Benefits are subject to the provisions of this rider and the policy.

DEFINITIONS

Age. Issue age is the insured spouse's age on his or her last birthday as of the rider date. Attained age is the insured spouse's age on his or her last birthday as of the most recent rider anniversary (or the rider date if this rider has been in force less than one year).

Conversion Date. The next monthly date after we receive a request for conversion.

Insured Spouse. The person named as spouse in the application for this rider.

Policy. The policy to which this rider is attached.

Policy Insured. The person named as the insured in the policy.

Rider Anniversary. The same day and month each year as the rider date for each succeeding year this rider remains in force.

Rider Beneficiary. Any person and/or entity named in our records to receive the death benefit of this rider when the insured spouse dies.

Rider Date. The effective date of coverage under this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

DEATH BENEFIT ON INSURED SPOUSE

We will pay the death benefit for this rider to the rider beneficiary after we receive written proof that the death of the insured spouse occurred while this rider and the policy are in force.

The death benefit payable at the insured spouse's death is:

1. the death benefit amount shown in the following table for the insured spouse's attained age at the date of his or her death; times
2. the number of units of coverage.

The number of units of coverage for this rider are shown on the Policy Specification page(s) of the policy.

Attained Age	Death Benefit Per Unit of Coverage	Attained Age	Death Benefit Per Unit of Coverage	Attained Age	Death Benefit Per Unit of Coverage
16	12,700	31	8,700	46	4,200
17	12,400	32	8,400	47	3,900
18	12,100	33	8,100	48	3,600
19	11,800	34	7,800	49	3,300
20	11,500	35	7,500	50	3,000
21	11,200	36	7,200	51	2,800
22	10,900	37	6,900	52	2,600
23	10,600	38	6,600	53	2,400
24	10,300	39	6,300	54	2,200
25	10,000	40	6,000	55	2,000
26	9,800	41	5,700	56	1,900
27	9,600	42	5,400	57	1,800
28	9,400	43	5,100	58	1,700
29	9,200	44	4,800	59	1,600
30	9,000	45	4,500	60-69	1,500

CONVERSION OPTION

We provide a conversion option for this rider. We must receive a written request for conversion:

1. while this rider is in force; or
2. within 30 days after it terminates, if it terminates due to the death of the policy insured.

The conversion option may be requested by either:

1. the owner; or
2. the insured spouse if:
 - a. the policy insured died within 30 days of the request; and
 - b. the policy insured was also the owner at the time of death.

The conversion policy may be any life plan (except term life) we then currently issue:

1. at the insured spouse's attained age as of the conversion date; and
2. up to the death benefit amount in force for this rider on the conversion date (or the amount in force on the date of termination if conversion is due to the death of the policy insured).

Premiums for the conversion policy will be:

1. at the rate in effect on the conversion date for the insured spouse's premium class and age on his or her last birthday as of the conversion date; and
2. subject to our rules on frequency of premium payments in effect on the conversion date.

The insured spouse cannot be insured under this rider and the conversion policy simultaneously. The conversion policy will not include any additional benefits or riders, unless agreed to by us.

PREMIUMS

The annual premium and the premium payment method for this rider are shown on the Policy Specification page(s) of the policy. Premiums for this rider are payable in addition to and under the same conditions as premiums for the policy.

SUICIDE EXCLUSION

Insured Spouse. We do not provide any benefits under this rider if the insured spouse dies by suicide, while sane or insane, within 2 years from the rider date. Our liability is limited to a return of all cost of insurance charges deducted for this rider.

Policy Insured. In the event of suicide of the policy insured, coverage for the insured spouse may be converted as explained in the Conversion Option provision.

MISSTATEMENT OF AGE

If the insured spouse's age is misstated, this rider's death benefit will be adjusted using the correct age at the time of the insured spouse's death.

RIDER BENEFICIARY

If not otherwise named in the application for this rider, the rider beneficiary is the owner.

The owner may change the rider beneficiary by a written request to us:

1. while the other insured person is alive; and
2. if the prior designation does not prohibit such a change.

A change revokes any prior designation.

If not provided otherwise:

1. The interest of any named rider beneficiary who dies before the other insured person, passes to

the remaining named rider beneficiaries in equal shares.

2. If no named rider beneficiary survives the other insured person, the death benefit of the rider is paid to the other insured person's estate.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the policy anniversary following the insured spouse's 70th birthday; or
2. the death of the policy insured under the policy to which this rider is attached (see Conversion Option); or
3. the date any premium for this rider or the policy remains unpaid, subject to the grace period provision of the policy; or
4. the date the policy matures, expires or otherwise terminates.

You may terminate this rider on any premium due date by written request.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy.

If the insured spouse dies during the grace period, we deduct the unpaid premium for this rider from the benefit to be paid.

INCONTESTABILITY

We cannot contest this rider after it has been in force for 2 years from the rider date except for nonpayment of premiums.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.


Secretary


President

AMERICAN HERITAGE LIFE INSURANCE COMPANY

1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

ACCIDENTAL DEATH BENEFIT RIDER

This rider is issued in consideration of the rider premium and the application for this rider. Benefits are paid in addition to the life insurance benefits of the policy. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Accidental Death. Accidental death means death that:

1. resulted directly, and independently of all other causes, from accidental bodily injury; and
2. occurred within 180 days after the injury and occurred while the policy and this rider were in force; and
3. is not excluded from coverage by the Risks Not Covered provision.

Policy. The policy to which this rider is attached.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

ACCIDENTAL DEATH BENEFIT

We agree to pay to the beneficiary the rider amount shown on the Policy Specification page(s) of the policy for accidental death after we receive due proof of the insured's accidental death.

EXCLUSIONS

Risks Not Covered. The death benefit provided by this rider is not payable if the insured's death results, directly or indirectly, from any of the following causes or is contributed to, wholly or in part, by any of the following causes:

1. suicide, or any attempt at suicide, while sane or insane; or
2. bodily or mental infirmity or disease of any kind, even though the proximate or precipitating cause of death is accidental bodily injury; or
3. committing or attempting to commit an assault or felony; or
4. the intentional taking of:
 - a. any drug unless prescribed by a physician and used in the manner prescribed; or

- b. alcohol; or
 - c. any poison or inhaling of gas or fumes; or
5. operating, riding in or descending from any kind of aircraft if the insured:
 - a. is a pilot, officer, or member of the crew; or
 - b. is being flown for the purpose of descent from such aircraft while in flight; or
 - c. is giving or receiving any kind of training or instruction; or
 - d. has any duties aboard such aircraft; or
 6. insurrection or war, or any act attributable to war, whether or not the insured is in military service. The term "war" includes declared or undeclared war or any conflict, involving the armed forces of any country or countries.

PREMIUMS

The annual premium for this rider is shown on the Policy Specification page(s) of the policy. The monthly cost of insurance for this rider is deducted from the policy's fund value on each monthly date.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the policy anniversary on or next following the insured's 65th birthday; or
2. the date any premium for this rider or the policy remains unpaid, subject to the grace period provision of the policy; or
3. the date the insurance under the policy matures, expires or otherwise terminates.

You may terminate this rider on any premium due date by written request.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy.

INCONTESTABILITY

We cannot contest this rider after it has been in force while the insured is alive for 2 years from the rider date except for nonpayment of premiums.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



President

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CHILDREN'S TERM RIDER

This rider is issued in consideration of the rider premium and the application for this rider. Benefits are paid in addition to the life insurance benefits of the policy. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Age. Issue age is each insured child's age on his or her last birthday as of the rider date. Attained age is each insured child's age on his or her last birthday as of the most recent rider anniversary (or the rider date if this rider has been in force less than one year).

Conversion Date. The next monthly date after we receive a request for conversion.

Insured Child. An insured child under this rider is any child, stepchild or legally adopted child of the insured who is:

1. more than 24 hours and less than 25 years of age on the date of application for this rider; or
2. born after the date of application for this rider, is more than 24 hours and less than 25 years of age, and the policy insured is named as parent on the child's birth certificate; or
3. legally adopted by or becomes the stepchild of the policy insured after the date of application for this rider and is more than 24 hours and less than 25 years of age.

Policy. The policy to which this rider is attached.

Policy Insured. The person named as the insured in the policy.

Rider Beneficiary. Any person and/or entity named in our records to receive the death benefit of this rider when an insured child dies.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

DEATH BENEFIT ON INSURED CHILDREN

We pay the benefit amount shown for this rider on the Policy Specification page(s) of the policy to the rider beneficiary after we receive written proof that the death of an insured child occurred:

1. while this rider and the policy are in force; and
2. before the insured child's 25th birthday.

SUICIDE

Insured Child. If an insured child dies by suicide, whether sane or insane, within 2 years from the date he or she is insured, our liability for that insured child is limited to a return of all premiums paid for this rider.

Policy Insured. In the event of suicide of the policy insured within 2 years from the date of application for this rider, coverage for any insured children may be converted as explained in the conversion option provision of this rider.

PREMIUMS

The annual premium for this rider is shown on the Policy Specification page(s) of the policy. The monthly cost of insurance for this rider is deducted from the policy's fund value on each monthly date.

MISSTATEMENT OF AGE

If the age of any insured child is misstated, any benefit payable with respect to such insured child is determined by the correct age.

CONVERSION OPTION FOR INSURED CHILD

We provide a conversion option for each insured child when:

1. that insured child's coverage ends at his or her 25th birthday. We must receive written request for this conversion option within 30 days of the insured child's 25th birthday and while this rider is in force; or
2. that insured child's coverage ends due to the policy insured reaching age 70. We must receive written request for this conversion option within 30 days of the policy insured's attained age 70; or
3. that insured child's coverage ends due to the death of the policy insured, including death by suicide. We must receive written request for this conversion option within 30 days of the policy insured's death.

Upon receipt of such request, we will send a questionnaire to determine the tobacco use of the insured child. Other than this requirement, no additional evidence of insurability is required. The new policy will have a standard premium class.

The insured child may select the plan and amount of insurance for the new policy. The plan may be any life plan (except term life) we then currently issue:

1. at the insured child's attained age; and
2. for the amount of insurance selected; and
3. for an amount of insurance not more than 5 times the death benefit of this rider; and
4. for an amount of insurance not less than the minimum benefit amount available for that plan on the conversion date.

Premiums for the new policy are:

1. at the rate in effect for the insured child's attained age and premium class on the conversion date; and
2. subject to our rules on frequency of premium payments in effect on the conversion date.

Coverage under this rider ends for that insured child when coverage under the new policy begins.

The new policy will not include any additional benefits or riders unless agreed to by us.

RIDER BENEFICIARY

If not otherwise named in the application for this rider, the owner is the rider beneficiary.

The owner may change the rider beneficiary by a written request to us:

1. while the insured child is alive; and
2. if the prior designation does not prohibit such a change.

A change revokes any prior designation.

If not provided otherwise:

1. The interest of any named rider beneficiary who dies before the insured child, passes to the remaining named rider beneficiaries in equal shares.
2. If no named rider beneficiary survives the insured child, the death benefit of the rider is paid to the owner, if living, otherwise to the owner's estate.

INCONTESTABILITY

We cannot contest payment of this rider once this rider has been in force while each insured child is alive for 2 years from the rider date except for:

1. nonpayment of premiums; and

2. the coverage on any insured child who is added subsequent to the rider date. This 2 year period begins on the date he or she becomes an insured child.

TERMINATION

Coverage for each insured child automatically terminates on the earlier of his or her 25th birthday or the date this rider terminates.

This rider terminates and is no longer in force on the earliest of:

1. the death of the policy insured (see Conversion Option for Insured Child); or
2. the date any premium for this rider or the policy remains unpaid, subject to the grace period provision of the policy; or
3. the date the policy insured turns age 70; or
4. the date the policy matures, expires or otherwise terminates.

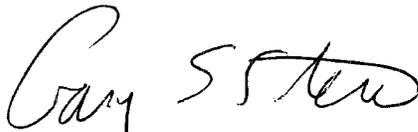
You may terminate this rider on any premium due date by written request.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy.

If an insured child dies during the grace period, we deduct the unpaid premium from the benefit to be paid.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



President

AMERICAN HERITAGE LIFE INSURANCE COMPANY
1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

FUTURE PURCHASE OPTION RIDER

This rider is issued in consideration of the rider premium and the application for the rider. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Age. Issue age is the insured's age on his or her last birthday as of the rider date. Attained age is the insured's age on his or her last birthday as of the most recent rider anniversary (or the rider date if this rider has been in force less than one year).

Policy. The policy to which this rider is attached.

Rider Anniversary. The same day and month each year as the rider date for each succeeding year this rider remains in force.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

BENEFIT

We will increase the planned premium for the policy by the amount shown on the Policy Specification page(s) of the policy on each rider anniversary while this rider is in force. The following information about this rider is shown on the Policy Specification page(s):

1. the Annual Premium increase amount; and
2. the Termination Date of this rider; and
3. the Uncapped Increase Limit; and
4. the Capped Increase Amount.

This increase in the planned premium will purchase an increase in the specified amount of the policy based on the insured's attained age, and his or her original underwriting classification using published Target Premium Rates per \$1,000 of specified amount in effect on the policy date.

The increase in the specified amount will apply to the policy only. It will not apply to any rider attached to the policy.

However, if the increase in the specified amount would result in a new specified amount greater than the Uncapped Increase Limit, then the increase is limited to either the Capped Increase Amount or the amount which results in a new specified amount of the Uncapped Increase Limit, whichever is greater.

Each increase in the planned premium will be automatically processed by us, unless you notify us in writing before the rider anniversary that you do not want the increase to be exercised. Once you notify us that you do not want to exercise an increase, this rider terminates and no future increases are available.

INCONTESTABILITY

We cannot contest any exercised increase under this rider once this rider has been in force while the insured is alive for 2 years from the rider date, except for nonpayment of premiums.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the Termination Date of this rider shown on the Policy Specification page(s); or
2. the Monthly Date on or next following the date we receive your written termination request; or
3. the date we receive your written request not to exercise an increase; or
4. the date the policy matures, expires, is surrendered or otherwise terminates.

GENERAL

This rider is a part of the policy. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



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ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

Provides for the Advance of a Portion of the Death Benefit due to Terminal Illness

The benefit you receive under this rider may be taxable.

Consult with your personal tax advisor.

This rider is issued in consideration of the application for this rider. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Current Discount Rate. The greater of the 90 day Treasury Bill or Moody's Corporate Bond Yield Average-Monthly Average.

Death Benefit Advance. The advance, during the insured's lifetime, of a portion of the death benefit.

Policy. The policy to which this rider is attached.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

Terminal Illness. An injury or sickness:

1. expected to result in the insured's death within 12 months; and
2. for which there is no reasonable prospect for recovery.

PAYMENT OF BENEFITS

If the insured incurs a terminal illness while coverage under this rider is in effect, you may request a death benefit advance. We agree to pay to you the death benefit advance amount upon our receipt of all of the following:

1. your written election of the death benefit advance; and
2. the written consent of any irrevocable beneficiary or any assignee, that you may elect the death benefit advance; and
3. a written opinion of the insured's physician that states the diagnosis of the insured's medical condition and that such medical condition is a terminal illness as defined in this rider; and
4. approval by our medical director.

The death benefit advance can only be elected on policies (including term riders) that are more than 2 years away from their termination date(s) on the date we receive the written election.

The death benefit advance can only be elected once, per policy, subject to the limits outlined in the Calculation of Payment provision.

Your election of the death benefit advance is automatically voided and no benefit is payable under this rider if the insured dies after the above requirements are met and before we have paid the benefit.

Any amount later payable under the policy as a death benefit is reduced by the amount of the death benefit advance before reductions for pro-rata loans and the current discount.

Any amount later payable under the policy from the fund value or as a surrender, or available for policy loan, is reduced by the same proportion as the death benefit amount.

Calculation of Payment. The amount available for death benefit advance is 75% of the sum of the death benefit amount for the policy and any term rider(s) (excluding any accidental death benefit rider) on the insured's life subject to a maximum of the lesser of:

1. \$100,000; or
2. the current policy death benefit amount.

The death benefit advance amount payable to you is reduced:

1. first by any pro-rata loan; then
2. the remaining sum is discounted at the current discount rate.

Any pro-rata surrender charge is waived.

The death benefit advance and any remaining death benefit for the policy will be determined at the time the claim is made.

If you elect this benefit on more than one policy that the insured has with us, we retain the right to utilize the death benefit of one policy completely prior to using another policy.

Waiver of Monthly Deductions Benefit. We waive monthly deductions for the policy and any riders attached to the policy if the death benefit advance is paid. This waiver of monthly deductions benefit is in addition to any other premium waiver benefit provided by the policy or a rider attached to the policy.

Waiver of monthly deductions will:

1. begin on the monthly date on or next following the date you provide us with satisfactory evidence of terminal illness as defined in this rider; and
2. continue until the policy terminates.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the Monthly Date on or next following the date we receive a written termination request by the owner; or
2. the date the policy matures, expires, is surrendered or otherwise terminates.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium that may be referred to in the policy.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.


Secretary


President

AMERICAN HERITAGE LIFE INSURANCE COMPANY
1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

OTHER INSURED PERSON LEVEL TERM RIDER

This rider is issued in consideration of the rider premium and the application for this rider. Benefits are paid in addition to the life insurance benefits of the policy. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Age. Issue age is the other insured person's age on his or her last birthday as of the rider date. Attained age is the other insured person's age on his or her last birthday as of the most recent rider anniversary (or the rider date if this rider has been in force less than one year).

Conversion Date. The next monthly date after we receive a request for conversion.

Other Insured Person. A person, other than the policy insured, who is listed in the application for this rider as the person to be insured under this rider.

Policy. The policy to which this rider is attached.

Policy Insured. The person named as the insured in the policy.

Rider Anniversary. The same day and month each year as the rider date for each succeeding year this rider remains in force.

Rider Beneficiary. Any person and/or entity named in our records to receive the death benefit of this rider when the other insured person dies.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

DEATH BENEFIT ON OTHER INSURED PERSON

We will pay the death benefit for this rider to the rider beneficiary after we receive written proof that the death of the other insured person occurred while this rider and the policy are in force.

This rider's death benefit is the amount shown for this rider on the Policy Specification page(s) of the policy.

CONVERSION OPTION

We provide a conversion option for this rider. We must receive a written request for conversion:

1. while this rider is in force; or
2. within 30 days after it terminates, if it terminates due to the death of the policy insured.

The conversion option may be requested by either:

1. the owner; or
2. the other insured person if:
 - a. the policy insured died within 30 days of the request; and
 - b. the policy insured was also the owner at the time of death.

The conversion policy may be any life plan (except term life) we then currently issue:

1. at the other insured person's age on his or her last birthday as of the conversion date; and
2. up to the death benefit amount in force for this rider on the conversion date (or the amount in force on the date of termination if conversion is due to the death of the policy insured).

Premiums for the conversion policy will be:

1. at the rate in effect on the conversion date for the other insured person's premium class and age on his or her last birthday as of the conversion date; and
2. subject to our rules on frequency of premium payments in effect on the conversion date.

The other insured person cannot be insured under this rider and the conversion policy simultaneously. The conversion policy will not include any additional benefits or riders, unless agreed to by us.

COST OF INSURANCE

The current annual premium for this rider is shown on the Policy Specification page(s) of the policy. The cost of insurance rate is based on the other insured person's attained age and premium class. The monthly cost of insurance for this rider equals:

1. this rider's death benefit;
2. divided by 1,000;
3. and then multiplied by the monthly cost of insurance rate per \$1,000 for this rider.

The monthly cost of insurance rates per \$1,000 of death benefit are shown in the tables in this rider. The monthly cost of insurance for this rider is deducted from the policy's fund value on each monthly date.

SUICIDE EXCLUSION

Other Insured Person. We do not provide any benefits under this rider if the other insured person dies by suicide, while sane or insane, within 2 years from the rider date. Our liability is limited to a return of all cost of insurance charges deducted for this rider.

Policy Insured. In the event of suicide of the policy insured, coverage for the other insured person may continue under the conversion option provision of this rider.

MISSTATEMENT OF AGE OR SEX

If the other insured person's age and/or sex is misstated, this rider's death benefit will be adjusted at the time of the other insured person's death.

The adjusted death benefit equals:

1. the unadjusted death benefit, multiplied by this rider's cost of insurance rate which applies during the policy month of the other insured person's death using the misstated age and/or sex; divided by

2. this rider's cost of insurance rate which applies during the policy month of the other insured person's death using the correct age and/or sex. If there is no rider cost of insurance rate which applies during the policy month of the other insured person's death using the correct age and/or sex, we will extrapolate such a rate for the purpose of adjusting the death benefit.

No adjustments to the policy fund value will be made as a result of the other insured person's age and/or sex being misstated.

RIDER BENEFICIARY

If not otherwise named in the application for this rider, the rider beneficiary is the owner.

The owner may change the rider beneficiary by a written request to us:

1. while the other insured person is alive; and
2. if the prior designation does not prohibit such a change.

A change revokes any prior designation.

If not provided otherwise:

1. The interest of any named rider beneficiary who dies before the other insured person, passes to the remaining named rider beneficiaries in equal shares.
2. If no named rider beneficiary survives the other insured person, the death benefit of the rider is paid to the policy owner.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the conversion date; or
2. the rider anniversary on or next following the other insured person's 65th birthday; or
3. the date of the death of the policy insured; or
4. the date the policy matures, expires, is surrendered or otherwise terminates; or
5. the Monthly Date on or next following the date we receive your written request to terminate.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy. If the other insured person dies during the grace period, we will deduct the unpaid premium from the benefit to be paid.

INCONTESTABILITY

We cannot contest payment of this rider benefit once this rider has been in force while the insured is alive for 2 years from the rider date, except for nonpayment of premiums.

TABLE OF MONTHLY COST OF INSURANCE RATES TOBACCO USER RATES

Attained Age	Rate Per \$1,000	Attained Age	Rate Per \$1,000	Attained Age	Rate Per \$1,000
0	0.2050	24	0.1650	48	0.6600
1	0.0825	25	0.1625	49	0.7150
2	0.0775	26	0.1600	50	0.7775
3	0.0775	27	0.1600	51	0.8475
4	0.0725	28	0.1600	52	0.9275
5	0.0700	29	0.1625	53	1.0150
6	0.0675	30	0.1675	54	1.1125
7	0.0625	31	0.1725	55	1.2150
8	0.0600	32	0.1800	56	1.3225
9	0.0600	33	0.1900	57	1.4350
10	0.0600	34	0.2000	58	1.5525
11	0.0650	35	0.2150	59	1.6775
12	0.0725	36	0.2300	60	1.8175
13	0.0825	37	0.2500	61	1.9750
14	0.0950	38	0.2725	62	2.1575
15	0.1075	39	0.2975	63	2.3625
16	0.1200	40	0.3275	64	2.5850
17	0.1300	41	0.3600	65	2.8200
18	0.1375	42	0.3950	66	3.0650
19	0.1700	43	0.4325	67	3.3150
20	0.1725	44	0.4725	68	3.5750
21	0.1725	45	0.5150	69	3.8550
22	0.1725	46	0.5600	70	4.1650
23	0.1700	47	0.6075		

If the other insured person's rate class is not Standard, the exact extra cost is explained in an attached endorsement.

**TABLE OF MONTHLY COST OF INSURANCE RATES
NON-TOBACCO USER RATES**

Attained Age	Rate Per \$1,000	Attained Age	Rate Per \$1,000	Attained Age	Rate Per \$1,000
0	0.2050	24	0.1200	48	0.3525
1	0.0825	25	0.1175	49	0.3800
2	0.0775	26	0.1150	50	0.4125
3	0.0775	27	0.1150	51	0.4500
4	0.0725	28	0.1150	52	0.4925
5	0.0700	29	0.1150	53	0.5400
6	0.0675	30	0.1175	54	0.5950
7	0.0625	31	0.1200	55	0.6525
8	0.0600	32	0.1225	56	0.7150
9	0.0600	33	0.1275	57	0.7825
10	0.0600	34	0.1325	58	0.8575
11	0.0650	35	0.1400	59	0.9375
12	0.0725	36	0.1475	60	1.0300
13	0.0825	37	0.1575	61	1.1350
14	0.0950	38	0.1675	62	1.2550
15	0.1075	39	0.1800	63	1.3925
16	0.1200	40	0.1925	64	1.5475
17	0.1300	41	0.2075	65	1.7150
18	0.1375	42	0.2250	66	1.8950
19	0.1275	43	0.2400	67	2.0850
20	0.1275	44	0.2600	68	2.2925
21	0.1275	45	0.2800	69	2.5200
22	0.1250	46	0.3025	70	2.7975
23	0.1225	47	0.3275		

If the other insured person's rate class is not Standard, the exact extra cost is explained in an attached endorsement.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



President

AMERICAN HERITAGE LIFE INSURANCE COMPANY

1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

TOTAL DISABILITY PREMIUM WAIVER RIDER

This rider is issued in consideration of the rider premium and the application for this rider. Benefits are paid in addition to the life insurance benefits of the policy. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Policy. The policy to which this rider is attached.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

Total Disability. During the first 24 months of disability, the insured must be unable to perform the substantial and material duties of his or her principal occupation.

After the first 24 months of disability, the insured must be unable to perform the substantial and material duties of any occupation for which you are suited by education, training or experience.

The insured is not totally disabled when not under the regular care of a physician (unless the physician tells us that regular care would be of no further benefit to the insured during such continuing disability).

BENEFIT

We agree to waive the planned periodic premium for the policy after we receive due proof that total disability of the insured:

1. has existed continuously for at least 6 months;
2. began before the insured's attained age 60; and
3. began while the policy and this rider are in force; and
4. is not described in the Limitations provision of this rider.

We will pay the Disability Benefit Amount shown on the Policy Specification page(s) of the policy after total disability has existed continuously for 6 months and while total disability continues.

You may continue to make premium payments under the policy while the Disability Benefit Amount is being paid. The policy can enter a grace period even though the Disability Benefit Amount is being paid.

LIMITATIONS

No benefit is provided by this rider if disability results from:

1. injuries intentionally self-inflicted; or
2. war or any act of war, whether declared or undeclared, while the insured is in the military service of any country.

WRITTEN NOTICE OF CLAIM

We must receive written notice of claim:

1. while total disability continues; and
2. while the insured is alive; and
3. within 1 year of when person becomes disabled.

We will not reject a claim because notice was not given within these times if you show that notice was given as soon as reasonably possible.

PROOF OF TOTAL DISABILITY

Due proof of total disability should be furnished with the written notice of claim or as soon thereafter as reasonably possible. Upon your request, we will supply forms for furnishing proof.

We can require due proof, at reasonable intervals, that total disability continues. After total disability has continued for two years, we will not require due proof more often than once a year.

We can require physical examination of the insured by our medical representatives at our expense as part of any due proof of total disability. We will not pay the benefit under this rider if due proof is not furnished as required.

PREMIUMS

The annual premium for this rider is shown on the Policy Specification page(s) of the policy. The monthly cost of insurance for this rider is deducted from the policy's fund value on each monthly date.

CHANGES IN DISABILITY BENEFIT AMOUNT

After the first Policy Year, the Disability Benefit Amount may be changed. Any change will be subject to the following conditions:

1. a written request must be submitted to us; and
2. the Disability Benefit Amount may not exceed the planned periodic premium; and
3. no changes are allowed during a period of total disability; and
4. an application and evidence of insurability satisfactory to us must be submitted for any increase; and
5. the first month's cost of insurance must be paid for any increase.

If the policy's Specified Amount is increased due to the Future Purchase Option Rider being exercised, the Disability Benefit Amount will automatically increase by the increase in the monthly scheduled planned periodic premium for the policy, without evidence of insurability. This increase in the Disability Benefit Amount only applies if the increase in planned periodic premium under the Future Purchase Option Rider is actually exercised.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the policy anniversary on or next following the insured's 60th birthday; or
2. the date any premium for this rider or the policy remains unpaid, subject to the grace period provision of the policy; or
3. the date the insurance under the policy matures, expires or otherwise terminates.

You may terminate this rider on any premium due date by written request. A claim based on total disability that began before termination of this rider will not be affected by the termination.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy.

You will remain liable for payment of interest on any policy loan while we are providing a benefit under this rider. If the policy loan balance exceeds the cash surrender value while we are providing a benefit under this rider, the policy will terminate in accordance with the Loan Interest and Loan Repayment sections of the policy unless a sufficient loan repayment is made. Because the benefit under this rider is a premium payment and not a loan repayment, crediting the benefit to the policy value will not prevent termination when the loan balance exceeds the cash surrender value.

INCONTESTABILITY

We cannot contest payment of this rider once this rider has been in force while the insured is alive for 2 years from the rider date, except for nonpayment of premiums.

We cannot contest payment of this benefit represented by increases in the Disability Benefit Amount after an increase has been in force while the insured is alive for 2 years.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



President

AMERICAN HERITAGE LIFE INSURANCE COMPANY
1776 American Heritage Life Drive, Jacksonville, Florida 32224-6687

LEVEL TERM INSURANCE RIDER

This rider is issued in consideration of the rider premium and the application for this rider. Benefits are paid in addition to the life insurance benefits of the policy. Benefits are subject to the provisions of this rider and the policy. All terms defined in the policy and used in this rider apply to this rider, unless otherwise defined in this rider.

DEFINITIONS

Age. Issue age is the insured's age on his or her last birthday as of the rider date. Attained age is the insured's age on his or her last birthday as of the most recent rider anniversary (or the rider date if this rider has been in force less than one year).

Conversion Date. The next monthly date after we receive a request for conversion.

Policy. The policy to which this rider is attached.

Rider Anniversary. The same day and month each year as the rider date for each succeeding year this rider remains in force.

Rider Beneficiary. Any person and/or entity named in our records to receive the death benefit of this rider when the insured dies.

Rider Date. The effective date of this rider. The rider date is the policy date, unless this rider is applied for at a later date. If this rider is applied for at a later date, the rider date is the effective date assigned by our Home Office in accordance with our dating rules in effect at the time this rider is issued.

DEATH BENEFIT

We will pay the death benefit for this rider to the rider beneficiary after we receive written proof that the death of the insured occurred while this rider and the policy are in force.

This rider's death benefit is the amount shown for this rider on the Policy Specification page(s) of the policy.

CONVERSION OPTION

We provide a conversion option for this rider. We must receive a written request for conversion while this rider is in force.

The conversion policy may be any life plan (except term life) we then currently issue:

1. at the insured's age on his or her last birthday as of the conversion date; and
2. up to the death benefit amount in force for this rider on the conversion date.

Premiums for the conversion policy will be:

1. at the rate in effect on the conversion date for the insured's premium class and age on his or her last birthday as of the conversion date; and
2. subject to our rules on frequency of premium payments in effect on the conversion date.

The insured cannot be insured under this rider and the conversion policy simultaneously. The conversion policy

will not include any additional benefits or riders, unless agreed to by us.

COST OF INSURANCE

The current annual premium for this rider is shown on the Policy Specification page(s) of the policy. The guaranteed cost of insurance rates for this rider are equal to the guaranteed cost of insurance rates shown on pages 4A and 4B of the policy. The current and guaranteed cost of insurance rates are based on the insured's attained age and premium class. The monthly cost of insurance for this rider equals:

1. this rider's death benefit;
2. divided by 1,000;
3. and then multiplied by the monthly cost of insurance rate per \$1,000 for this rider.

The monthly cost of insurance for this rider is deducted from the policy's fund value on each monthly date. We may use a cost of insurance rate that is lower than the guaranteed cost of insurance rate.

CHANGE OF COST OF INSURANCE

The cost of insurance rate after a change will never be more than the guaranteed rate shown on pages 4A and 4B of the policy. Any change in the cost of insurance rate will be on a uniform basis for insured's of the same:

1. issue age; and
2. sex; and
3. class; and
4. duration in force.

No change in the cost of insurance rate can occur:

1. more often than once a rider year; or
2. on account of any change in the insured's health.

SUICIDE EXCLUSION

We do not provide any benefits under this rider if the insured dies by suicide, while sane or insane, within 2 years from the rider date. Our liability is limited to a return of all cost of insurance charges deducted for this rider.

MISSTATEMENT OF AGE OR SEX

If the insured's age and/or sex is misstated, this rider's death benefit will be adjusted at the time of the insured's death.

The adjusted death benefit equals:

1. the unadjusted death benefit, multiplied by this rider's cost of insurance rate which applies during the policy month of the insured's death using the misstated age and/or sex; divided by
2. this rider's cost of insurance rate which applies during the policy month of the insured's death using the correct age and/or sex. If there is no rider cost of insurance rate which applies during the policy month of the insured's death using the correct age and/or sex, we will extrapolate such a rate for the purpose of adjusting the death benefit.

No adjustments to the policy fund value will be made as a result of the insured's age and/or sex being misstated.

RIDER BENEFICIARY

If not otherwise named in the application for this rider, the owner is the rider beneficiary.

The owner may change the rider beneficiary by a written request to us:

1. while the insured is alive; and
2. if the prior designation does not prohibit such a change.

A change revokes any prior designation.

If not provided otherwise:

1. The interest of any named rider beneficiary who dies before the insured, passes to the remaining named rider beneficiaries in equal shares.
2. If no named rider beneficiary survives the insured, the death benefit of the rider is paid to the insured's estate.

TERMINATION

This rider terminates and is no longer in force on the earliest of:

1. the conversion date; or
2. the rider anniversary on or next following the insured's 65th birthday; or
3. the date of the death of the insured; or
4. the date the policy matures, expires, is surrendered or otherwise terminates; or
5. the Monthly Date on or next following the date we receive your written request to terminate.

GENERAL

This rider is a part of the policy to which it is attached. This rider has no cash or loan value. It does not affect any net single premium referred to in the policy. If the other insured person dies during the grace period, we will deduct the unpaid premium from the benefit to be paid.

INCONTESTABILITY

We cannot contest payment of this rider benefit once this rider has been in force while the insured is alive for 2 years from the rider date, except for nonpayment of premiums.

Signed for American Heritage Life Insurance Company at its Home Office in Jacksonville, Florida.



Secretary



President

SERFF Tracking Number: ALST-125520844 *State:* Arkansas
Filing Company: American Heritage Life Insurance Company *State Tracking Number:* 38531
Company Tracking Number: AR RIDERS
TOI: L08 Life - Other *Sub-TOI:* L08.000 Life - Other
Product Name: Life Riders
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ALST-125520844 State: Arkansas
Filing Company: American Heritage Life Insurance Company State Tracking Number: 38531
Company Tracking Number: AR RIDERS
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Life Riders
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 03/04/2008

Comments:

Attachments:

Certification of Compliance.pdf
Readability Certificate - All Riders.pdf

Review Status:

Satisfied -Name: Application 03/04/2008

Comments:

AWD900AR-1 and AWDINDAPPAR-1, approved on June 25, 2007 under state tracking number 35803.

Review Status:

Satisfied -Name: Required Disclosure Statement for Accelerated Benefit Rider 03/26/2008

Comments:

Attachment:

AWD2111 Disclosure for LBR.pdf

Review Status:

Satisfied -Name: Actuarial Memorandum 03/26/2008

Comments:

Attachments:

ActMemo_TABD1.pdf
ActMemo_TCTR3.pdf
ActMemo_TLBR1.pdf
ActMemo_TPW1.pdf
ActMemo_TSTR2.pdf
ActMemo_UABD1.pdf
ActMemo_UCTR3.pdf
ActMemo_UFPR2.pdf
ActMemo_ULBR1.pdf
ActMemo_UOIR2.pdf

SERFF Tracking Number: ALST-125520844 *State:* Arkansas
Filing Company: American Heritage Life Insurance Company *State Tracking Number:* 38531
Company Tracking Number: AR RIDERS
TOI: L08 Life - Other *Sub-TOI:* L08.000 Life - Other
Product Name: Life Riders
Project Name/Number: /
ActMemo_UPW1.pdf
ActMemo_UTIR2 and appendix.pdf

AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida 32224-6687

To the Policy Review Section, ARKANSAS Department of Insurance.

Certification of Compliance

For Filing Including:

UADB1
TADB1
UCTR3
TCTR3
ULBR1
TLBR1
UPW1
TPW1
UOIR2
TSTR2
UTIR2
UFPR2

I hereby certify that, to the best of my knowledge and belief, the forms referenced above comply with the applicable provisions of the state of Arkansas, including Rule and Regulation 19.

Date: March 28, 2008



Diane Ierna
Assistant Vice-President
Compliance Department

AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida 32224-6687

To the Policy Review Section, Arkansas Department of Insurance.

I certify that I have carefully reviewed the form(s) listed below and to the best of my knowledge and ability, find that the form(s) meet the minimum reading ease score on the test used.

<u>Form</u>	<u>Score</u>
TADB1	59.0
TCTR3	66.3
TLBR1	59.0
TPW1	58.1
TSTR2	68.6
UADB1	59.0
UCTR3	66.3
UFPR2	62.8
ULBR1	59.0
UOIR2	69.3
UPW1	58.1
UTIR2	68.4

Date: March 28, 2008



Diane Ierna
Assistant Vice President, Compliance Department



Allstate[®]

Workplace Division

AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE:
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6687
(904) 992-1776

REQUIRED DISCLOSURE STATEMENT FOR ACCELERATED BENEFIT RIDER

**The Benefit You Receive Under This Rider May Be Taxable.
Consult With Your Personal Tax Advisor.**

- A. Accelerated Condition(s):** An injury or sickness expected to result in the insured's death within 12 months and for which there is no reasonable prospect for recovery.
- B. Accelerating Option/Amount to be Accelerated:** Advance of up to 75% of the sum of the death benefit for the policy and any term rider(s) (excluding any accidental death benefit rider) subject to a maximum of the lesser of \$100,000 or the policy death benefit.
- C. Premium for Accelerated Benefit:** There is no additional charge for this rider.
- D. Impact on Policy Values:** Cash values, loan values and the DEATH BENEFIT WILL BE REDUCED if you receive an accelerated death benefit. All future premiums (monthly deductions, if UL) are waived.
- E. Policy Face Amount:** Any amount later payable under the policy as a death benefit is reduced by the amount of the accelerated benefit before reductions for pro rata loans and the current discount.
- F. Numerical Example:** The following is a numerical example demonstrating the effect on a policy with \$100,000 face amount, \$2,000 cash value and a \$1,000 policy loan.

Example:

Current Values are:

Face Amount:	\$100,000
Cash Value:	\$ 2,000
Loan Balance:	\$ 1,000
Discount Rate:	8.0%

Policyholder requests an Advance Death Benefit (50%)

Amount Paid is:

\$50,000.00	50% of face amount
- 500.00	pro rata loan
<u>\$49,500.00</u>	
x .9434	Discount factor
<u>\$46,698.30</u>	

Values after advance are:

Face Amount	\$50,000
Cash Value	\$ 1,000
Loan Balance	\$ 500

Premiums (monthly deductions, if UL) will be waived

Print Name (First, Middle, Last)

(Social Security Number) (Case Number)

(Signature of Applicant)

(Signature of Owner, if other than Applicant)

(Signature of Licensed Agent)

(Date)

AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida

Accidental Death Benefit Rider

ACTUARIAL MEMORANDUM
Rider Form: TADB1

Description of Rider Characteristics

This rider provides a benefit in case of death resulting directly and independently of all other causes from accidental bodily injury. This rider terminates on the policy anniversary on or next following the insured's 65th birthday.

Rider Premium

The premium for this rider is level for the life of the rider.

Nonforfeiture Values:

The rider has no cash values.

Reserves:

Statutory reserves for the rider will be calculated according to the Standard Valuation Law and will never be less than the minimums required by your state.



Lisa W. Henry, F.S.A., M.A.A.A.
Actuary

March 20, 2008
Date

AMERICAN HERITAGE LIFE INSURANCE COMPANY

Jacksonville, Florida

Children's Level Term Insurance Rider

ACTUARIAL MEMORANDUM

Rider Form: TCTR3

Description of Rider Characteristics

This rider provides a level amount of term insurance on covered children to age 25. Coverage for each child terminates at age 25. This rider terminates on the policy anniversary on which the primary insured is age 70.

Conversion Provision:

The conversion provision provides for a current date change, without evidence of insurability, to a permanent life plan issued by American Heritage Life Insurance Company. The conversion option is available when each child's coverage under the rider terminates.

Rider Premiums

The premium for this rider is level for the life of the rider.

Participating:

Level Term Insurance Rider is non-participating.

Nonforfeiture Values:

The term insurance rider has no cash values.

Reserves:

Statutory reserves for the term insurance rider will be calculated according to the Standard Valuation Law and will never be less than the minimums required by your state.



Lisa W. Henry, F.S.A., M.A.A.A.
Actuary

March 20, 2008
Date

AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida

Accelerated Death Benefit for Terminal Illness Rider

ACTUARIAL MEMORANDUM
Rider Form: TLBR1

Description of Rider Characteristics

This is an accelerated death benefit rider. The rider provides for the advance, during the insured's lifetime, of a portion of the death benefit, if the insured incurs a terminal illness while coverage under the rider is in effect. A terminal illness is defined to be an injury or sickness which is expected to result in the insured's death within 12 months and for which there is no reasonable prospect for recovery.

Expected Cost/Financing Option

Expected costs include the loss of interest on the amount of the accelerated benefit payment, loss of monthly premiums due to the waiver of premium provision, and expenses associated with the administration and claims investigation of the policy and/or claims.

The costs will be financed through discounting. The company will pay only the present value of the death benefit being accelerated. The interest rate used to discount the death benefit will be the greater of the yield on 90-day Treasury Bills or Moody's Corporate Bond Yield Average-- Monthly Average. The time period used to discount the death benefit will be 9 months.

Risk Factors

- 1) Length of time from the date the policyowner elects the benefit to the actual date of death.
- 2) Difference between the interest rate that would have been earned on the amount elected under the rider and the interest rate used to discount that amount.
- 3) Amount of monthly premiums waived under the waiver of premium provision.
- 4) Amount of expense incurred in the administration and investigation of claims under this rider.

Impact on Policy

Policy death benefits will be reduced by the amount elected by the policyholder, subject to limits stated in the form. Policy cash values, if any, will be reduced in the same proportion that the policy's death benefit is reduced. Any existing policy loans will be reduced in the same proportion that the policy's death benefit is reduced. The amount that the loan is reduced by will be deducted from the accelerated death benefit amount. Any remaining monthly premiums for the policy will be waived. Any surrender charge will be reduced in the same proportion that the policy's death benefit is reduced. The amount that the surrender charge is reduced will have no other effect, i.e., it will not be used to reduce the accelerated death benefit amount.

Reserves

This rider can be thought of as providing two benefits--an accelerated payment of death benefit and a waiver of future monthly premiums. The design of this rider is such that no gain or loss is expected from the accelerated payment of the death benefit; therefore, no reserves will be held for this piece. This is true since the amount paid under the rider is equal to the actuarial present value of what will no longer be paid due to utilization of the rider. The waiver of future monthly premiums is expected to have some cost; upon utilization, reserves will be held in the same manner as for waiver of premium riders that are actively waiving premiums.

Additionally, the administrative expense for utilization of the rider is expected to be minimal, and the claim investigation expense for the policy is assumed to be no more than if the death benefit had not been accelerated, i.e. an actual death claim.

Reserves for the policies that this rider is attached to will be determined in accordance with usual procedures which will vary by type of policy.

In all cases, reserves will be determined in accordance with the Standard Valuation Law.

Calculation Methodology

As illustrated below, the methodology for the calculation of the reduced death benefit advance amount to be paid is as follows. The unreduced death benefit advance amount (as elected by the policyholder, subject to limits stated in the form) is reduced by any pro-rata loan, i.e., the outstanding loan for the policy, multiplied by the ratio of the unreduced death benefit advance amount for the policy to the current (before rider utilization) death benefit for the policy. The result is then multiplied by the discount factor, which is $1/[1 + (0.75 \times i)]$, where i is the interest rate used for discounting, as described above. This utilizes simple interest methods. This result, the reduced death benefit advance amount, is the amount that will actually be paid.

Calculation Example

Current Values Just Before Rider Utilization:

Death Benefit:	\$100,000.00
Cash Value:	\$0.00
Loan Balance:	\$0.00
Current Maximum Statutory Adjustable Policy Loan Interest Rate:	8.00%
Current Yield on 90-day Treasury Bills:	3.00%

Policyholder requests an (unreduced) death benefit advance of \$50,000.00. This amount is 50% of the current death benefit.

Calculation:

Pro-rata Loan = $\$0.00 \times 50\% = \0.00 .

Discount Factor Interest Rate = maximum(8.00%; 3.00%) = 8.00%.

Discount Factor = $1/[1 + (0.75 \times 0.08)] = 0.9434$.

$\$50,000.00 - \text{Pro-rata Loan} = \$50,000.00 - \$0.00 = \$50,000.00$.

$\$50,000.00 \times \text{Discount Factor} = \$50,000.00 \times 0.9434 = \$47,170.00$.

Thus, the amount that will actually be paid is \$47,170.00.

Current Values Just After Rider Utilization:

Death Benefit:	\$50,000.00
Cash Value:	\$0.00
Loan Balance:	\$0.00

Actuarial Certification

The methodology and assumptions used in calculating reserves for this rider are appropriate.



Lisa W. Henry, F.S.A., M.A.A.A.
Actuary

March 20, 2008
Date

AMERICAN HERITAGE LIFE INSURANCE COMPANY

Jacksonville, Florida

Total Disability Premium Waiver Rider

ACTUARIAL MEMORANDUM

Rider Form: TPW1

Description of Rider Characteristics

This form pays the premium for the policy. This benefit is paid upon a total disability that has existed continuously for at least six months, as defined in the rider. The waiver of premium benefit is payable for as long as the policy insured remains disabled.

This rider will be attached to a term life insurance policy and will terminate on the anniversary on or following the policy insured's 60th birthday or on the same date as the base policy, if earlier. If the policy insured is disabled at attained age 60 the rider benefit will continue until the earlier of recovery or terminal age of the base policy.

Rider Premiums

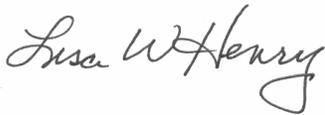
The premium for this rider is based on the policy insured's issue age, sex, underwriting class and the amount of the monthly premium that would be paid in case of disability.

Reserves

Statutory reserves for the waiver of premium rider attached to a term life policy will be calculated according to the Standard Valuation Law and will never be less than the minimums required by your state.

Nonforfeiture Values

The Disability Waiver of Premium Rider has no cash values.



Lisa W. Henry, F.S.A., M.A.A.A.
Actuary

March 20, 2008

Date

AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida

Spouse Decreasing Term Insurance Rider

ACTUARIAL MEMORANDUM
Rider Form: TSTR2

Description of Rider Characteristics

This rider provides a decreasing amount of term insurance on a covered spouse to age 70. This rider terminates when the spouse attains age 70 or when the base policy terminates, if earlier. The amount of insurance per unit varies by attained age and is shown in the table below.

Attained Age	Death Benefit Per Unit of Coverage	Attained Age	Death Benefit Per Unit of Coverage	Attained Age	Death Benefit Per Unit of Coverage
16	12,700	31	8,700	46	4,200
17	12,400	32	8,400	47	3,900
18	12,100	33	8,100	48	3,600
19	11,800	34	7,800	49	3,300
20	11,500	35	7,500	50	3,000
21	11,200	36	7,200	51	2,800
22	10,900	37	6,900	52	2,600
23	10,600	38	6,600	53	2,400
24	10,300	39	6,300	54	2,200
25	10,000	40	6,000	55	2,000
26	9,800	41	5,700	56	1,900
27	9,600	42	5,400	57	1,800
28	9,400	43	5,100	58	1,700
29	9,200	44	4,800	59	1,600
30	9,000	45	4,500	60-69	1,500

Conversion Provision:

The conversion provision provides for a current date change, without evidence of insurability, to a permanent life plan issued by American Heritage Life Insurance Company. The conversion option is available until the termination date of the rider.

Rider Premiums

The premium for this rider is level for the life of the rider.

Participating:

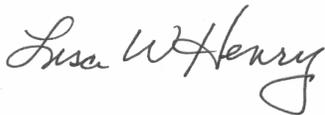
Decreasing Term Insurance Rider is non-participating.

Nonforfeiture Values

This rider has no non-forfeiture values.

Reserves

The statutory reserves for this rider will be calculated according to the Standard Valuation Law and will never be less than the minimums required by the laws of your state.



Lisa W. Henry, F.S.A., M.A.A.A.
Actuary

March 20, 2008
Date

AMERICAN HERITAGE LIFE INSURANCE COMPANY

Jacksonville, Florida

Accidental Death Benefit Rider

ACTUARIAL MEMORANDUM

Rider Form: UADB1

Description of Rider Characteristics

This rider provides a benefit in case of death resulting directly and independently of all other causes from accidental bodily injury. This rider terminates on the policy anniversary on or next following the insured's 65th birthday.

Cost of Insurance

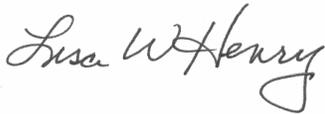
The monthly cost of insurance for this rider is deducted from the policy's fund value on each monthly date.

Nonforfeiture Values:

The rider has no cash values.

Reserves:

Statutory reserves for the rider will be calculated according to the Standard Valuation Law and will never be less than the minimums required by your state.



Lisa W. Henry, F.S.A., M.A.A.A.
Actuary

March 20, 2008

Date

AMERICAN HERITAGE LIFE INSURANCE COMPANY

Jacksonville, Florida

Children's Level Term Insurance Rider

ACTUARIAL MEMORANDUM

Rider Form: UCTR3

Description of Rider Characteristics

This rider provides a level amount of term insurance on covered children to age 25. Coverage for each child terminates at age 25. This rider terminates on the policy anniversary on which the primary insured is age 70.

Conversion Provision:

The conversion provision provides for a current date change, without evidence of insurability, to a permanent life plan issued by American Heritage Life Insurance Company. The conversion option is available when each child's coverage under the rider terminates.

Cost of Insurance

The monthly cost of insurance for this rider is deducted from the policy's fund value on each monthly date.

Participating:

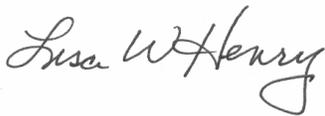
Level Term Insurance Rider is non-participating.

Nonforfeiture Values:

The term insurance rider has no cash values.

Reserves:

Statutory reserves for the term insurance rider will be calculated according to the Standard Valuation Law and will never be less than the minimums required by your state.



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AMERICAN HERITAGE LIFE INSURANCE COMPANY

Jacksonville, Florida

Future Purchase Option Rider

ACTUARIAL DEMONSTRATION

Rider Form: UFPR2

Description of Rider Characteristics

This rider provides the opportunity to increase the planned premium and specified amount without underwriting subject to limits on the amount of increase and the timing of the increase. In general increases are limited to the first x policy anniversaries, and once a policy anniversary's available increase is declined the rider terminates.

Cost of Insurance

There is no separate monthly cost for the rider. Any additional cost of insurance is assessed by the base policy after an increase has been exercised.

Nonforfeiture Values

This rider has no cash values.

Reserves

There are no reserves for this rider. Any additional reserve is calculated under the base policy after an increase has been exercised.



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March 20, 2008
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AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida

Accelerated Death Benefit for Terminal Illness Rider

ACTUARIAL MEMORANDUM
Rider Form: ULBR1

Description of Rider Characteristics

This is an accelerated death benefit rider. The rider provides for the advance, during the insured's lifetime, of a portion of the death benefit, if the insured incurs a terminal illness while coverage under the rider is in effect. A terminal illness is defined to be an injury or sickness which is expected to result in the insured's death within 12 months and for which there is no reasonable prospect for recovery.

Expected Cost/Financing Option

Expected costs include the loss of interest on the amount of the accelerated benefit payment, loss of monthly deductions due to the waiver of monthly deductions provision, and expenses associated with the administration and claims investigation of the policy and/or claims.

The costs will be financed through discounting. The company will pay only the present value of the death benefit being accelerated. The interest rate used to discount the death benefit will be the greater of the yield on 90-day Treasury Bills or Moody's Corporate Bond Yield Average--Monthly Average. The time period used to discount the death benefit will be 9 months.

Risk Factors

- 1) Length of time from the date the policyowner elects the benefit to the actual date of death.
- 2) Difference between the interest rate that would have been earned on the amount elected under the rider and the interest rate used to discount that amount.
- 3) Amount of monthly deductions waived under the waiver of monthly deductions provision.
- 4) Amount of expense incurred in the administration and investigation of claims under this rider.

Impact on Policy

Policy death benefits will be reduced by the amount elected by the policyholder, subject to limits stated in the form. Policy cash values will be reduced in the same proportion that the policy's death benefit is reduced. Any existing policy loans will be reduced in the same proportion that the policy's death benefit is reduced. The amount that the loan is reduced by will be deducted from the accelerated death benefit amount. Any remaining monthly deductions for the policy will be waived. Any surrender charge will be reduced in the same proportion that the policy's death benefit is reduced. The amount that the surrender charge is reduced will have no other effect, i.e., it will not be used to reduce the accelerated death benefit amount.

Reserves

This rider can be thought of as providing two benefits--an accelerated payment of death benefit and a waiver of future monthly deductions. The design of this rider is such that no gain or loss is expected from the accelerated payment of the death benefit; therefore, no reserves will be held for this piece. This is true since the amount paid under the rider is equal to the actuarial present value of what will no longer be paid due to utilization of the rider. The waiver of future monthly deductions is expected to have some cost; upon utilization, reserves will be held in the same manner as for waiver of premium riders that are actively waiving premiums (where the monthly deductions will be used instead of scheduled premiums).

Additionally, the administrative expense for utilization of the rider is expected to be minimal, and the claim investigation expense for the policy is assumed to be no more than if the death benefit had not been accelerated.

Reserves for the policies that this rider is attached to will be determined in accordance with usual procedures which will vary by type of policy.

In all cases, reserves will be determined in accordance with the Standard Valuation Law.

Calculation Methodology

As illustrated below, the methodology for the calculation of the reduced death benefit advance amount to be paid is as follows. The unreduced death benefit advance amount (as elected by the policyholder, subject to limits stated in the form) is reduced by any pro-rata loan, i.e., the outstanding loan for the policy, multiplied by the ratio of the unreduced death benefit advance amount for the policy to the current (before rider utilization) death benefit for the policy. The result is then multiplied by the discount factor, which is $1/[1 + (0.75 \times i)]$, where i is the interest rate used for discounting, as described above. This utilizes simple interest methods. This result, the reduced death benefit advance amount, is the amount that will actually be paid.

Calculation Example

Current Values Just Before Rider Utilization:

Death Benefit:	\$100,000.00
Cash Value:	\$2,000.00
Loan Balance:	\$1,000.00
Current Maximum Statutory Adjustable Policy Loan Interest Rate:	8.00%
Current Yield on 90-day Treasury Bills:	3.00%

Policyholder requests an (unreduced) death benefit advance of \$50,000.00. This amount is 50% of the current death benefit.

Calculation:

Pro-rata Loan = $\$1,000.00 \times 50\% = \500.00 .

Discount Factor Interest Rate = maximum(8.00%; 3.00%) = 8.00%.

Discount Factor = $1/[1 + (0.75 \times 0.08)] = 0.9434$.

$\$50,000.00 - \text{Pro-rata Loan} = \$50,000.00 - \$500.00 = \$49,500.00$.

$\$49,500.00 \times \text{Discount Factor} = \$49,500.00 \times 0.9434 = \$46,698.30$.

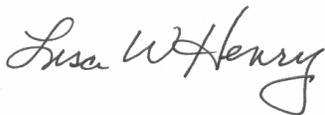
Thus, the amount that will actually be paid is \$46,698.30.

Current Values Just After Rider Utilization:

Death Benefit:	\$50,000.00
Cash Value:	\$1,000.00
Loan Balance:	\$500.00

Actuarial Certification

The methodology and assumptions used in calculating reserves for this rider are appropriate.



Lisa W. Henry, F.S.A., M.A.A.A.
Actuary

March 20, 2008
Date

AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida

Other Insured Person Level Term Insurance Rider

ACTUARIAL MEMORANDUM
Policy Form UOIR2

Description of Rider Characteristics:

Other Insured Level Term Insurance Rider is a non-participating renewable level term insurance rider attached to Universal Life policy forms available in your state. The rider terminates on the rider anniversary on or next following the other insured person's 65th birthday. The rider renews automatically provided there is sufficient value in the underlying policy to pay the cost of insurance of the rider.

Conversion Provision:

The conversion provision provides for a current date change, without evidence of insurability, to a permanent life plan issued by American Heritage Life Insurance Company. The conversion option is available until the termination date of the rider.

Cost of Insurance Charges (COI's):

COI's vary by smoker classification. The COI premium scale is shown in the tables on pages 2 and 3 of this rider.

The COI's are guaranteed for the life of the policy. COI's increase annually and are payable through the termination date of the rider.

Participating:

Other Insured Level Term Insurance Rider is non-participating.

Nonforfeiture Values:

The term insurance rider has no cash values.

Reserves:

Statutory reserves for the term insurance rider will be calculated according to the Standard Valuation Law and will never be less than the minimums required by your state.



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Actuary

March 20, 2008
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**AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida**

Total Disability Premium Waiver Rider

**ACTUARIAL MEMORANDUM
Rider Form: UPW1**

Description of Rider Characteristics

This form pays a stipulated waiver of premium benefit as if it were a premium payment into the policy. This benefit is paid upon a total disability that has existed continuously for at least six months, as defined in the rider. The waiver of premium benefit is payable for as long as the policy insured remains disabled.

This rider will be attached to a universal life insurance policy and will terminate on the anniversary on or following the policy insured's 60th birthday or on the same date as the base policy, if earlier. A claim based on total disability that began before termination of the rider will not be affected by the termination.

Rider Charges

The charge for this rider is based on the policy insured's issue age, sex, underwriting class and the amount of the monthly waiver of premium benefit that would be paid in case of disability.

Reserves

Statutory reserves for the waiver of premium rider attached to a universal life policy will be calculated according to the Standard Valuation Law and will never be less than the minimums required by your state.

Nonforfeiture Values

The Disability Waiver of Premium Rider has no cash values.



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March 20, 2008
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AMERICAN HERITAGE LIFE INSURANCE COMPANY
Jacksonville, Florida

Level Term Insurance Rider

ACTUARIAL MEMORANDUM
Rider Form: UTIR2

Description of Rider Characteristics:

Level Term Insurance Rider is a renewable level term insurance rider that terminates on the rider anniversary on or next following the insured's 65th birthday. The rider renews automatically provided there is sufficient value in the underlying policy to pay the cost of insurance of the rider.

Conversion Provision:

The conversion provision provides for a current date change, without evidence of insurability, to a permanent life plan issued by American Heritage Life Insurance Company. The conversion option is available until the termination date of the rider.

Cost of Insurance Charges (COI's):

COI's can vary by sex and smoker classification. The policyowner will be charged COI's based on the current COI scale in effect. However, the current COI scale will never exceed the guaranteed COI scale specified in the policy.

The current COI's are not guaranteed for any period of time. COI's increase annually and are payable through the termination date of the rider.

Participating:

Level Term Insurance Rider is non-participating.

Nonforfeiture Values:

The term insurance rider has no cash values.

Reserves:

Statutory reserves for the term insurance rider will be calculated according to the Standard Valuation Law and will never be less than the minimums required by your state.



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Actuary

March 20, 2008
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APPENDIX I

	Annual Per 1000		Annual Per 1000	
	NT COI	TO COI	NT COI	TO COI
Age	Guaranteed Max		Non-Guaranteed, Current	
18	0.81	1.02	0.81	1.02
19	0.84	1.08	0.84	1.08
20	0.84	1.14	0.84	1.14
21	0.84	1.20	0.84	1.20
22	0.84	1.26	0.84	1.26
23	0.87	1.32	0.87	1.32
24	0.87	1.41	0.87	1.41
25	0.90	1.47	0.90	1.47
26	0.93	1.56	0.93	1.56
27	0.96	1.62	0.96	1.62
28	0.96	1.62	0.96	1.62
29	0.93	1.65	0.93	1.65
30	0.93	1.65	0.93	1.65
31	0.93	1.68	0.93	1.68
32	0.96	1.71	0.96	1.71
33	0.99	1.77	0.99	1.77
34	1.02	1.86	1.02	1.86
35	1.08	1.95	1.08	1.95
36	1.14	2.07	1.14	2.07
37	1.20	2.22	1.20	2.22
38	1.26	2.37	1.26	2.37
39	1.35	2.55	1.35	2.55
40	1.44	2.76	1.44	2.76
41	1.56	3.00	1.56	3.00
42	1.71	3.30	1.71	3.30
43	1.89	3.66	1.89	3.66
44	2.10	4.05	2.10	4.05
45	2.31	4.47	2.31	4.47
46	2.52	4.89	2.52	4.89
47	2.70	5.28	2.70	5.28
48	2.88	5.58	2.88	5.58
49	3.09	6.00	3.09	6.00
50	3.36	6.48	3.36	6.48
51	3.66	7.11	3.66	7.11
52	4.05	7.86	4.05	7.86
53	4.50	8.70	4.50	8.70
54	5.04	9.72	5.04	9.72
55	5.64	10.80	5.64	10.80
56	6.27	11.91	6.27	11.91
57	6.87	12.96	6.87	12.96
58	7.50	13.98	7.50	13.98
59	8.22	15.18	8.22	15.18
60	9.06	16.56	9.06	16.56
61	10.08	18.27	10.08	18.27
62	11.25	20.19	11.25	20.19
63	12.54	22.23	12.54	22.23
64	13.86	24.27	13.86	24.27
65	15.27	26.31	15.27	26.31