



American Heritage Life Insurance Company
4920 San Pablo Rd South, Suite 200C
Jacksonville, FL 32224-1844

WLCMLTR



FIRST LAST NAME

ADDRESS LINE

CITY STATE

November 28, 2025

Coverage Type: Term to 100

Coverage Number: xxxxxxxxxx

Primary Insured: FIRST LAST

Dear CUSTOMER

Products provided by The Standard are designed to help give you financial peace of mind when you need it most. Benefits can be used as you wish, whether to help cover related out-of-pocket costs or keep up with daily expenses. Your coverage becomes effective on the date listed on your certificate specifications page.

To view your certificate, please visit <https://www.standard.com/ahl/mybenefits> for secure, anytime access. You can register by selecting the Register your account today link and completing the required fields.

When you register with MyBenefits, you'll find:

- Coverage certificate(s) and benefit information
- Quick and easy claim filing and status updates
- Mobile friendly access
- Self-service functionality

If applicable and if you haven't done so already, please provide the names of the dependents you are insuring and choose a beneficiary for your The Standard coverage. We will need the full name, date of birth, Social Security number, address and telephone number for each of your dependents and beneficiaries. These are important steps to ensure that benefits are paid correctly for dependents and are distributed in accordance with your wishes in the event of your death.

You can download beneficiary and dependent information forms from MyBenefits, our online customer service portal. Please enter your certificate number in the Coverage No. field on the form, complete the other fields as needed, and return it as directed on the form.

If you have any questions or need any additional information, please call our Customer Care Center at 800-521-3535.



Thank you for choosing The Standard.

Sincerely,

The Standard



Thank you for selecting The Standard for your Life Insurance coverage. Our Group Term to 100 Life Insurance plan provides affordable term life insurance to age 100, and pays a lump-sum benefit in the event your death occurs prior to age 100.

This valuable coverage can help provide relief from some of the financial burdens associated with a death; it is a gift of love to your family members at a time when they'll need it most.

Please read this important information to help you best understand the valuable coverage you've purchased:

The intent of this product is to provide you with affordable term life insurance
Your premium payment is designed to provide a level death benefit to age 100 under current experience factors

The initial death benefit is guaranteed for the first five years of coverage

After year five:

The death benefit may change but will never be less than the minimum for your certificate

This does not mean your death benefit will decrease, but it means it could if current experience factors change

You will receive a communication from The Standard to help you monitor your coverage each year

Your premiums will never increase unless you make changes to your coverage

Your coverage becomes effective on the date described in the specification page of your policy or certificate. To access claims forms, please visit

<https://www.standard.com/ahl/mybenefits>. If you need additional information or have questions, please contact our Customer Care Center at 800-521-3535.

Thank you for choosing The Standard.

Best Regards,

A handwritten signature in black ink that reads "David Payne". The signature is fluid and cursive, with the first name and last name clearly distinguishable.

David Payne
President

