

# UL21P Flexible Premium Adjustable Life Insurance [to age 85\*] Non-Tobacco, with UL-LTCR1MO, UL-FPOR1 & UL-LBR\*\* Contingent Guaranteed Issue (CGI) Limit \$20/week

The appropriate illustration certification form must be completed in states that have adopted the Life Insurance Illustration Regulation.

Issue Age	\$10,000**		\$20,000**		\$30,000		\$40,000		\$50,000		Issue Age
	Initial Specified Amount	Guaranteed Net Surrender Value*** @ Age 65	Initial Specified Amount	Guaranteed Net Surrender Value*** @ Age 65	Initial Specified Amount	Guaranteed Net Surrender Value*** @ Age 65	Initial Specified Amount	Guaranteed Net Surrender Value*** @ Age 65	Initial Specified Amount	Guaranteed Net Surrender Value*** @ Age 65	
18	N/A †		N/A †		N/A †		N/A †		\$12.78	\$38,740	18
19	N/A †		N/A †		N/A †		N/A †		11.53	32,135	19
20	N/A †		N/A †		N/A †		N/A †		11.86	31,383	20
21	N/A †		N/A †		N/A †		N/A †		12.21	30,652	21
22	N/A †		N/A †		N/A †		N/A †		12.61	30,027	22
23	N/A †		N/A †		N/A †		N/A †		13.01	29,346	23
24	N/A †		N/A †		N/A †		N/A †		13.44	28,630	24
25	N/A †		N/A †		N/A †		11.35	24,712	13.94	28,068	25
26	N/A †		N/A †		N/A †		11.73	24,045	14.42	27,383	26
27	N/A †		N/A †		N/A †		12.15	23,439	14.94	26,748	27
28	N/A †		N/A †		N/A †		12.57	22,799	15.46	26,066	28
29	N/A †		N/A †		N/A †		13.02	22,182	16.03	25,439	29
30	N/A †		N/A †		N/A †		13.50	21,580	16.63	24,808	30
31	N/A †		N/A †		N/A †		14.00	20,883	17.25	24,070	31
32	N/A †		N/A †		11.16	17,076	14.53	20,207	17.92	23,375	32
33	N/A †		N/A †		11.58	16,451	15.10	19,567	18.63	22,700	33
34	N/A †		N/A †		12.03	15,852	15.70	18,936	19.38	22,037	34
35	N/A †		N/A †		12.52	15,265	16.35	18,312	20.19	21,375	35
36	N/A †		N/A †		13.77	14,815	18.02	17,845	22.27	20,875	36
37	N/A †		N/A †		14.31	14,330	18.74	17,322	23.17	20,314	37
38	N/A †		N/A †		14.89	13,848	19.52	16,807	24.15	19,766	38
39	N/A †		N/A †		15.49	13,352	20.32	16,262	25.15	19,171	39
40	N/A †		N/A †		16.15	12,875	21.20	15,739	26.25	18,603	40
41	N/A †		11.56	9,493	16.84	12,307	22.12	15,120	27.40	17,934	41
42	N/A †		12.05	9,013	17.57	11,775	23.08	14,527	28.61	17,299	42
43	N/A †		12.56	8,518	18.34	11,225	24.12	13,931	29.90	16,638	43
44	N/A †		13.10	8,043	19.15	10,689	25.20	13,334	31.25	15,979	44
45	N/A †		13.68	7,594	20.02	10,180	26.35	12,757	32.69	15,343	45
46	N/A †		16.20	7,354	23.81	9,936	31.40	12,503	39.00	15,078	46
47	N/A †		16.84	6,996	24.75	9,494	32.67	11,998	40.59	14,503	47
48	N/A †		17.50	6,615	25.76	9,045	34.00	11,463	42.25	13,886	48
49	N/A †		18.23	6,235	26.84	8,576	35.45	10,918	44.07	13,265	49
50	N/A †		18.99	5,872	27.99	8,130	36.99	10,388	N/A €		50
51	N/A †		20.56	5,339	30.34	7,427	40.12	9,515	N/A €		51
52	N/A †		21.41	4,868	31.62	6,812	41.82	8,770	N/A €		52
53	11.64	2,572	22.27	4,366	32.90	6,160	43.54	7,958	N/A €		53
54	12.09	2,229	23.18	3,868	34.27	5,497	45.35	7,127	N/A €		54
55	12.56	2,061	24.11	3,729	35.67	5,399	N/A €		N/A €		55
56	15.31	1,674	29.62	3,112	43.93	4,550	N/A €		N/A €		56
57	15.84	1,302	30.68	2,498	N/A €		N/A €		N/A €		57
58	16.41	943	31.81	1,884	N/A €		N/A €		N/A €		58
59	17.03	654	33.04	1,397	N/A €		N/A €		N/A €		59
60	17.69	404	34.37	937	N/A €		N/A €		N/A €		60
61	20.01	131	39.01	367	N/A €		N/A €		N/A €		61
62	20.79	4	40.58	87	N/A €		N/A €		N/A €		62
63	21.62	0	42.24	0	N/A €		N/A €		N/A €		63
64	22.52	0	44.04	0	N/A €		N/A €		N/A €		64

\* [to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the worst-case basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide you more or less death benefit per \$1.00 of premium. Your agent can assist you with your decision on the premium amount and death benefit amount most appropriate to meet your insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday.

\*\* Accelerated Death Benefit Rider (UL-LBR) requires initial specified amount of \$25,000 or more.

† Premium is less than minimum premium allowed.

€ The face amount exceeds the Select CGI limit for the issue age and smoking status.

\*\*\* The guaranteed net surrender values for the life insurance policy assume that premiums are paid monthly at the beginning of each month, that Future Purchase Option Rider (UL-FPOR1) specified amount increases are exercised on each of the first five rider anniversaries, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount (not due to the increases by UL-FPOR1 rider) or death benefit option occur. The net surrender values also assume that the semi-monthly premium increases by \$2.17 on each of the first five rider anniversaries, so that the planned semi-monthly premium in year six and later is \$10.85 more than shown. Guaranteed values are based on the minimum interest rate of 4.00% and maximum cost of insurance rates. Policy values are affected by actual interest rates credited to the policy and cost of insurance rates charged.

This rate card is for forms UL21P, UL-LTCR1MO, UL-FPOR1 and UL-LBR, and is incomplete without corresponding brochures that describe the benefits, exclusions, and limitations of the forms. The policy is underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a wholly owned subsidiary of The Allstate Corporation. © 2009 Allstate Insurance Company

This ratecard is approved for use in: MO

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The appropriate illustration certification form must be completed in states that have adopted the Life Insurance Illustration Regulation.

Issue Age	\$10,000**		\$20,000**		\$30,000		\$40,000		\$50,000		Issue Age
	Initial Specified Amount	Guaranteed	Initial Specified Amount	Guaranteed	Initial Specified Amount	Guaranteed	Initial Specified Amount	Guaranteed	Initial Specified Amount	Guaranteed	
	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	
19	N/A †		N/A †		N/A †		\$12.75	\$31,125	\$15.69	\$35,595	19
20	N/A †		N/A †		N/A †		13.17	30,463	16.21	34,891	20
21	N/A †		N/A †		N/A †		13.60	29,782	16.76	34,226	21
22	N/A †		N/A †		N/A †		14.07	29,188	17.34	33,591	22
23	N/A †		N/A †		11.16	24,187	14.54	28,533	17.92	32,879	23
24	N/A †		N/A †		11.54	23,562	15.05	27,886	18.57	32,240	24
25	N/A †		N/A †		11.97	23,062	15.62	27,375	19.27	31,689	25
26	N/A †		N/A †		12.38	22,441	16.17	26,724	19.96	31,007	26
27	N/A †		N/A †		12.83	21,889	16.77	26,150	20.71	30,412	27
28	N/A †		N/A †		13.28	21,289	17.37	25,509	21.46	29,729	28
29	N/A †		N/A †		13.78	20,752	18.03	24,932	22.30	29,159	29
30	N/A †		N/A †		14.29	20,181	18.72	24,344	23.15	28,507	30
31	N/A †		N/A †		14.84	19,504	19.45	23,625	24.07	27,766	31
32	N/A †		N/A †		15.43	18,862	20.23	22,937	25.04	27,032	32
33	N/A †		N/A †		16.04	18,206	21.05	22,250	26.06	26,294	33
34	N/A †		11.46	13,571	16.69	17,577	21.92	21,584	27.15	25,590	34
35	N/A †		11.93	13,007	17.39	16,962	22.85	20,917	28.32	24,889	35
36	N/A †		13.56	12,605	19.84	16,530	26.12	20,454	32.40	24,379	36
37	N/A †		14.09	12,193	20.63	16,063	27.17	19,932	33.71	23,801	37
38	N/A †		14.65	11,775	21.48	15,602	28.30	19,416	35.13	23,243	38
39	N/A †		15.25	11,370	22.37	15,130	29.48	18,877	36.61	22,649	39
40	N/A †		15.88	10,951	23.32	14,652	30.75	18,342	38.19	22,043	40
41	N/A †		16.54	10,438	24.32	14,081	32.09	17,712	39.86	21,343	41
42	N/A †		17.25	9,965	25.37	13,529	33.48	17,082	41.61	20,656	42
43	N/A †		17.99	9,471	26.48	12,956	34.97	16,442	43.46	19,927	43
44	N/A †		18.77	8,988	27.65	12,393	36.54	15,807	N/A €		44
45	N/A †		19.58	8,506	28.88	11,834	38.17	15,155	N/A €		45
46	12.09	4,895	23.17	8,112	34.26	11,337	N/A €		N/A €		46
47	12.51	4,577	24.02	7,679	35.53	10,781	N/A €		N/A €		47
48	12.96	4,264	24.92	7,242	36.88	10,221	N/A €		N/A €		48
49	13.45	3,953	25.89	6,801	38.34	9,656	N/A €		N/A €		49
50	13.96	3,660	26.91	6,373	39.87	9,092	N/A €		N/A €		50
51	15.66	3,327	30.31	5,832	N/A €		N/A €		N/A €		51
52	16.22	3,018	31.44	5,343	N/A €		N/A €		N/A €		52
53	16.81	2,701	32.62	4,833	N/A €		N/A €		N/A €		53
54	17.43	2,384	33.86	4,314	N/A €		N/A €		N/A €		54
55	18.08	2,251	35.15	4,180	N/A €		N/A €		N/A €		55
56	20.58	1,963	40.14	3,718	N/A €		N/A €		N/A €		56
57	21.28	1,586	41.55	3,066	N/A €		N/A €		N/A €		57
58	22.03	1,214	43.05	2,405	N/A €		N/A €		N/A €		58
59	22.84	906	44.67	1,864	N/A €		N/A €		N/A €		59
60	23.70	621	N/A €		N/A €		N/A €		N/A €		60
61	27.11	362	N/A €		N/A €		N/A €		N/A €		61
62	28.09	174	N/A €		N/A €		N/A €		N/A €		62
63	29.12	0	N/A €		N/A €		N/A €		N/A €		63
64	30.21	0	N/A €		N/A €		N/A €		N/A €		64

\* [to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the worst-case basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide you more or less death benefit per \$1.00 of premium. Your agent can assist you with your decision on the premium amount and death benefit amount most appropriate to meet your insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday.

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The appropriate illustration certification form must be completed in states that have adopted the Life Insurance Illustration Regulation.

Issue Age	\$60,000		\$70,000		\$80,000		\$90,000		\$100,000		Issue Age
	Initial Specified Amount		Initial Specified Amount		Initial Specified Amount		Initial Specified Amount		Initial Specified Amount		
	Initial Semi-Monthly Premium	Guaranteed Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Guaranteed Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Guaranteed Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Guaranteed Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Guaranteed Net Surrender Value*** @ Age 65	
18	\$15.13	\$44,846	\$17.48	\$49,358	\$19.84	\$51,778	\$22.19	\$54,277	\$24.54	\$56,763	18
19	13.63	36,904	15.73	41,815	17.84	46,911	19.94	52,137	22.04	55,333	19
20	14.03	35,998	16.20	40,752	18.37	45,648	20.54	50,694	22.71	54,862	20
21	14.45	35,114	16.70	39,734	18.94	44,461	21.18	49,330	23.42	54,282	21
22	14.93	34,125	17.25	38,813	19.57	43,393	21.89	48,111	24.21	52,972	22
23	15.40	32,903	17.81	37,856	20.20	42,259	22.61	46,846	25.00	51,513	23
24	15.93	31,989	18.41	36,645	20.90	41,153	23.39	45,567	25.88	50,107	24
25	16.53	31,423	19.12	35,600	21.70	40,251	24.29	44,534	26.88	48,940	25
26	17.10	30,696	19.79	34,553	22.47	39,189	25.16	43,344	27.83	47,559	26
27	17.73	30,056	20.52	33,794	23.30	38,123	26.09	42,224	28.88	46,348	27
28	18.35	29,333	21.25	32,967	24.14	36,926	27.03	41,054	29.92	45,030	28
29	19.03	28,674	22.03	32,174	25.04	35,791	28.04	39,951	31.04	43,793	29
30	19.75	28,017	22.88	31,437	26.00	34,910	29.13	38,906	32.25	42,628	30
31	20.50	27,257	23.75	30,444	27.00	33,860	30.25	37,650	33.50	41,261	31
32	21.30	26,524	24.69	29,692	28.07	32,879	31.46	36,496	34.83	39,967	32
33	22.15	25,816	25.68	28,949	29.20	32,065	32.73	35,422	36.25	38,798	33
34	23.05	25,122	26.73	28,223	30.40	31,307	34.08	34,443	37.75	37,714	34
35	24.03	24,438	27.86	27,485	31.70	30,548	35.54	33,610	39.38	36,705	35
36	26.53	23,920	30.78	26,950	35.04	29,994	39.29	33,025	43.54	36,055	36
37	27.60	23,306	32.04	26,311	36.47	29,303	40.91	32,309	N/A €		37
38	28.78	22,725	33.41	25,684	38.04	28,643	42.67	31,602	N/A €		38
39	29.98	22,081	34.81	24,991	39.64	27,900	44.47	30,810	N/A €		39
40	31.30	21,467	36.35	24,331	41.40	27,195	N/A €		N/A €		40
41	32.68	20,747	37.96	23,561	43.24	26,374	N/A €		N/A €		41
42	34.13	20,061	39.65	22,823	N/A €		N/A €		N/A €		42
43	35.68	19,344	41.46	22,051	N/A €		N/A €		N/A €		43
44	37.30	18,624	43.35	21,269	N/A €		N/A €		N/A €		44
45	39.03	17,929	N/A €		N/A €		N/A €		N/A €		45
46	N/A €		N/A €		N/A €		N/A €		N/A €		46
47	N/A €		N/A €		N/A €		N/A €		N/A €		47
48	N/A €		N/A €		N/A €		N/A €		N/A €		48
49	N/A €		N/A €		N/A €		N/A €		N/A €		49
50	N/A €		N/A €		N/A €		N/A €		N/A €		50
51	N/A €		N/A €		N/A €		N/A €		N/A €		51
52	N/A €		N/A €		N/A €		N/A €		N/A €		52
53	N/A €		N/A €		N/A €		N/A €		N/A €		53
54	N/A €		N/A €		N/A €		N/A €		N/A €		54
55	N/A €		N/A €		N/A €		N/A €		N/A €		55
56	N/A €		N/A €		N/A €		N/A €		N/A €		56
57	N/A €		N/A €		N/A €		N/A €		N/A €		57
58	N/A €		N/A €		N/A €		N/A €		N/A €		58
59	N/A €		N/A €		N/A €		N/A €		N/A €		59
60	N/A €		N/A €		N/A €		N/A €		N/A €		60
61	N/A €		N/A €		N/A €		N/A €		N/A €		61
62	N/A €		N/A €		N/A €		N/A €		N/A €		62
63	N/A €		N/A €		N/A €		N/A €		N/A €		63
64	N/A €		N/A €		N/A €		N/A €		N/A €		64

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§ IRS Regulations will not allow the planned periodic premium amount shown to be paid to maturity. Projected premiums have been reduced as necessary to comply with these regulations.

€ The face amount exceeds the Select CGI limit for the issue age and smoking status.

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The appropriate illustration certification form must be completed in states that have adopted the Life Insurance Illustration Regulation.

Issue Age	\$60,000		\$70,000		\$80,000		\$90,000		\$100,000		Issue Age
	Initial Specified Amount	Guaranteed	Initial Specified Amount	Guaranteed	Initial Specified Amount	Guaranteed	Initial Specified Amount	Guaranteed	Initial Specified Amount	Guaranteed	
	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	Initial Semi-Monthly Premium	Net Surrender Value*** @ Age 65	
19	\$18.63	\$40,065	\$21.57	\$45,302	\$24.50	\$51,098	\$27.44	\$57,002	\$30.38	\$61,011	19
20	19.25	39,319	22.30	44,393	25.34	49,588	28.38	56,061	31.42	60,512	20
21	19.90	38,597	23.06	43,503	26.20	48,482	29.36	54,627	32.50	59,993	21
22	20.60	37,960	23.87	42,363	27.14	47,551	30.41	53,328	33.67	58,632	22
23	21.30	37,226	24.69	41,605	28.07	46,470	31.46	51,919	34.84	57,032	23
24	22.08	36,564	25.59	40,888	29.10	45,474	32.62	50,607	36.13	55,534	24
25	22.93	36,032	26.58	40,345	30.24	44,752	33.89	49,565	37.54	54,331	25
26	23.75	35,290	27.55	39,601	31.34	43,884	35.13	48,412	38.92	53,004	26
27	24.65	34,673	28.60	38,961	32.53	43,196	36.48	47,542	40.42	51,985	27
28	25.55	33,949	29.65	38,194	33.74	42,414	37.83	46,634	41.92	50,908	28
29	26.55	33,339	30.81	37,542	35.07	41,746	39.33	45,949	43.58	50,129	29
30	27.58	32,670	32.01	36,833	36.43	40,974	40.87	45,160	N/A €		30
31	28.68	31,887	33.29	36,007	37.90	40,127	42.52	44,269	N/A €		31
32	29.85	31,126	34.66	35,221	39.47	39,316	N/A €		N/A €		32
33	31.08	30,357	36.09	34,401	41.10	38,445	N/A €		N/A €		33
34	32.38	29,596	37.61	33,603	42.84	37,609	N/A €		N/A €		34
35	33.78	28,844	39.24	32,799	N/A €		N/A €		N/A €		35
36	38.68	28,304	N/A €		N/A €		N/A €		N/A €		36
37	40.25	27,671	N/A €		N/A €		N/A €		N/A €		37
38	41.95	27,056	N/A €		N/A €		N/A €		N/A €		38
39	43.73	26,409	N/A €		N/A €		N/A €		N/A €		39
40	N/A €		N/A €		N/A €		N/A €		N/A €		40
41	N/A €		N/A €		N/A €		N/A €		N/A €		41
42	N/A €		N/A €		N/A €		N/A €		N/A €		42
43	N/A €		N/A €		N/A €		N/A €		N/A €		43
44	N/A €		N/A €		N/A €		N/A €		N/A €		44
45	N/A €		N/A €		N/A €		N/A €		N/A €		45
46	N/A €		N/A €		N/A €		N/A €		N/A €		46
47	N/A €		N/A €		N/A €		N/A €		N/A €		47
48	N/A €		N/A €		N/A €		N/A €		N/A €		48
49	N/A €		N/A €		N/A €		N/A €		N/A €		49
50	N/A €		N/A €		N/A €		N/A €		N/A €		50
51	N/A €		N/A €		N/A €		N/A €		N/A €		51
52	N/A €		N/A €		N/A €		N/A €		N/A €		52
53	N/A €		N/A €		N/A €		N/A €		N/A €		53
54	N/A €		N/A €		N/A €		N/A €		N/A €		54
55	N/A €		N/A €		N/A €		N/A €		N/A €		55
56	N/A €		N/A €		N/A €		N/A €		N/A €		56
57	N/A €		N/A €		N/A €		N/A €		N/A €		57
58	N/A €		N/A €		N/A €		N/A €		N/A €		58
59	N/A €		N/A €		N/A €		N/A €		N/A €		59
60	N/A €		N/A €		N/A €		N/A €		N/A €		60
61	N/A €		N/A €		N/A €		N/A €		N/A €		61
62	N/A €		N/A €		N/A €		N/A €		N/A €		62
63	N/A €		N/A €		N/A €		N/A €		N/A €		63
64	N/A €		N/A €		N/A €		N/A €		N/A €		64

\* [to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the worst-case basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide you more or less death benefit per \$1.00 of premium. Your agent can assist you with your decision on the premium amount and death benefit amount most appropriate to meet your insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday.

\*\* Accelerated Death Benefit Rider (UL-LBR) requires initial specified amount of \$25,000 or more.

§ IRS Regulations will not allow the planned periodic premium amount shown to be paid to maturity. Projected premiums have been reduced as necessary to comply with these regulations.

€ The face amount exceeds the Select CGI limit for the issue age and smoking status.

\*\*\* The guaranteed net surrender values for the life insurance policy assume that premiums are paid monthly at the beginning of each month, that Future Purchase Option Rider (UL-FPOR1) specified amount increases are exercised on each of the first five rider anniversaries, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount (not due to the increases by UL-FPOR1 rider) or death benefit option occur. The net surrender values also assume that the semi-monthly premium increases by \$2.17 on each of the first five rider anniversaries, so that the planned semi-monthly premium in year six and later is \$10.85 more than shown. Guaranteed values are based on the minimum interest rate of 4.00% and maximum cost of insurance rates. Policy values are affected by actual interest rates credited to the policy and cost of insurance rates charged.

This rate card is for forms UL21P, UL-LTCR1MO, UL-FPOR1 and UL-LBR, and is incomplete without corresponding brochures that describe the benefits, exclusions, and limitations of the forms. The policy is underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a wholly owned subsidiary of The Allstate Corporation. © 2009 Allstate Insurance Company

This ratecard is approved for use in: MO

This rate card expires and is no longer valid after 12/16/2012 or the expiry date of the corresponding brochure(s), if earlier.

