

Is your income protected?

What would you or your family be able to live without if you were disabled and lost your ability to earn a paycheck?



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65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost; 38% could not pay their bills for more than 3 months.¹

¹CDA, Disability Divide proprietary research March 2010

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THE POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED. - (TX only)

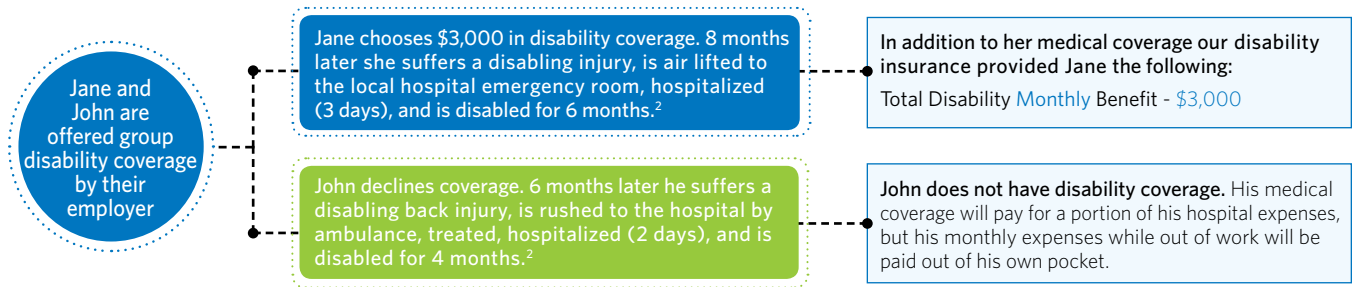


group voluntary disability

Allstate Benefits Group Voluntary Disability coverage provides a monthly cash benefit when you suffer a sickness or off-the-job injury that leaves you totally disabled or partially disabled.

You can't predict if or when you will become disabled in your lifetime. But you can plan for a disability by having coverage in place to help provide an income should you become disabled due to a sickness or injury and are unable to work. Our coverage can help provide a monthly income when it is needed most.

Disability benefits can offer peace of mind when a disability occurs. Below is an example of how benefits might be paid.*



i meeting your needs

Our coverage offers support during a period of unexpected sickness or an off-the-job injury.

- Choose a guaranteed issue** maximum monthly benefit ranging from \$400 - \$5,000, up to 60%*** of income
- A benefits representative may help you determine the following:
 - Maximum Monthly Benefit: _____
 - Maximum Benefit Period: _____
 - Elimination Periods: _____
 - Accident: _____
 - Sickness: _____
 - Premium: _____
- Benefits start the first day after the elimination (waiting) period, when you are totally disabled and cannot work

**You must apply during your initial enrollment period to be eligible. If enrolling after your enrollment period evidence of insurability will be required.

***May be less depending on state.

👍 your benefit coverage

Terms and conditions for each benefit vary.³ Please review your coverage carefully.

Total Disability - Pays for total disability that begins while actively at work. Monthly benefit starts after the waiting period. Benefits continue while totally disabled up to the maximum benefit period.

Partial Disability - Pays 50% of the monthly benefit when partially disabled immediately after at least one month of total disability. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period.

Pregnancy - Pays for pregnancy if total disability first begins after your coverage has been in force for at least 9 months.

Organ Donor - Pays when disabled from donating an organ to another.

Waiver of Premium - Pays your premium after monthly disability benefits are payable for 30 days in a row, for as long as monthly benefits are payable.

CERTIFICATE SPECIFICATIONS

Please read your certificate carefully. This section explains some specifics of your coverage.

Concurrent Disability - Pays one monthly benefit even if you are disabled due to more than one cause. Being disabled due to more than one cause will not extend the time benefits are paid.

*The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

² This example assumes that Jane and John have medical insurance and did not receive disability income from other sources during the same time period.

³ See page 3 for conditions and limits. State variations are listed on page 3.