

# Term to Age 100 Life Insurance

from Allstate Benefits



Benefits are paid directly to your designated beneficiary

Provides your beneficiary a lump-sum cash benefit when you die

## 1 CHOOSE

You choose the death benefit to protect your loved ones should you die unexpectedly

## 2 USE

You're in an auto accident and rushed to the hospital. Doctors try to save you, but you pass away

## 3 CLAIM

Your beneficiary files a claim. The death benefit is paid directly to your beneficiary

A death not only leaves behind loved ones, but can also leave overwhelming financial obligations. And, if you're like most people, you don't have enough life insurance to keep your family afloat if an unexpected death occurs. Give yourself and your loved ones a gift of love – put yourself in Good Hands with coverage from Allstate Benefits.

**50%+** say additional living expenses, such as Internet, cable and cell phone costs prevent them from purchasing life insurance.<sup>1</sup>



Almost **70%** say required cost-of-living expenses are keeping them from buying some or more life insurance.<sup>1</sup>

Without a Term Life Insurance policy, your family may have to tap into their savings, retirement, or 401k to help cover final expenses and everyday living expenses, should a breadwinner die unexpectedly. This product offers a guaranteed premium to age 100.

### Here's How It Works

You choose the coverage that's right for you and your family. With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specific information. Then, when life comes to an end, your beneficiary will receive a tax-free death benefit that can be used to help pay for funeral expenses, mortgage payments and more.

With Allstate Benefits, you gain peace of mind knowing your loved ones will receive a financial safety net when you die – think of it as your final gift of love.

Are you in Good Hands? You can be.

### Key Features

- You choose the death benefit amount to leave behind
- Coverage for spouse through a separate certificate, and for child(ren) by separate certificate or rider
- Premiums are affordable and remain level to age 100 unless you make changes to your coverage
- Premiums are conveniently payroll deducted
- Guaranteed minimum death benefit is level for 5 years; current non-guaranteed death benefit is projected to remain level to age 100

[See reverse for plan details](#)



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<sup>1</sup> Facts from LIMRA, September, 2014 Life Insurance Awareness Month

## YOUR BENEFICIARY DECIDES how to use the cash benefits

Our cash benefits provide greater coverage options because you or your beneficiary get to determine how to use them.



### Finances

Your coverage can help protect your HSAs, savings, retirement plans and 401ks from being depleted



### Travel

Your coverage will provide cash benefits to your beneficiary to help with travel related funeral expenses



### Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs



### Expenses

The lump-sum cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas



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BENEFITS

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## Benefits

### Base Policy Benefit

Term to Age 100 Life Insurance pays a lump-sum cash benefit when you die before age 100.

### Issue Ages

EE/SP\*

18-80 NT & 19-80 T

CH/GCH†

0-25 NT & 19-25 T

EE = Employee, SP = Spouse, CH = Children, GCH = Grandchildren, NT = Non-Tobacco, T = Tobacco

\*To age 69 in IN

†Coverage for spouse and child(ren) is limited to a percentage of the insured's face amount in some states.

## Access Your Benefits and Claim Filings

Accessing your benefit information using **MyBenefits** has never been easier.

**MyBenefits** is an easy-to-use website that offers you 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

For use in enrollments situated in: AL, AK, AZ, AR, CO, CT, DE, DC, FL, GA, GU, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NM, NC, ND, OH, OK, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, WA, WV, WI, WY

This material is valid as long as information remains current, but in no event later than September 1, 2018. Benefits are provided by Group Term Life insurance policy form GPTLP, or state variations thereof.

This information highlights some features of the policy but is not the insurance contract. For cost and complete details, contact your Allstate Benefits Representative. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.