



Allstate BENEFITS

Protecting those you
love during life's most
challenging times

Term to Age 100 Life Insurance

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 with Good Hands® protection from Allstate Benefits.

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 can receive a tax-free death benefit that can be used to help pay for funeral expenses, mortgage payments and more.

Meeting Your Needs

- You choose the death benefit amount to leave behind
- Coverage for spouse through a separate certificate, and for child(ren) through a separate certificate or rider
- Premiums are affordable and remain level to age 100 unless you make changes to your coverage
- Premiums are affordable and 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

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. **Practical benefits for everyday living.**SM

DID YOU KNOW ?



A number of **financial concerns remain consistent** from person to person, including long-term care, financial security of dependents, credit card debt, and having a comfortable retirement.¹

69%

Sixty-nine percent of people surveyed would have trouble paying living expenses in two years or less if they were to lose their primary wage earner.¹

¹2017 Insurance Barometer Study, LIMRA

Meet Tiffany

Tiffany is like any parent who has emotional and financial responsibilities. She's worried about how her family will make ends meet if she dies unexpectedly. Most importantly, she worries about leaving them with a large debt.

Here is what weighs heavily on her mind:

- She has a mortgage and still owes a substantial amount before it is paid off
- Her children go to private school and will need income to help continue their education as they get older
- Her debt to income ratio is high and would be a hardship on her family
- Daily living expenses for items such as gas, food, insurance, electricity, and water are a necessary part of life
- Funeral expenses are high and the government provides very little for assistance



Tiffany's Term Life coverage brought comfort to her family, because they received a lump-sum cash benefit to help with their everyday living expenses.



CHOOSE

Tiffany chooses a Term Life policy to help protect her family in the event of her untimely death.



USE

Tiffany was out of town on business when she suffered a heart attack. She was rushed to the hospital, but all of the life-saving actions by the medical team could not save her.

Here's Tiffany's story:

- Tiffany traveled out of town on business
- She was meeting with a client when sharp pains and shortness of breath caused her to collapse
- She was taken by ambulance to the nearest hospital emergency room
- While in the emergency room, her heart began beating at an altered rate, then stopped
- The emergency room doctors and nurses worked tirelessly to revive her, but they could not save her
- Her husband and family were notified of her passing

Tiffany's family used proceeds from the lump-sum cash benefit to cover her final expenses.



CLAIM

Tiffany designated her husband as her beneficiary. He received the following:

Term Life: Lump-sum cash benefit

The cash benefit was direct deposited into his bank account.

For complete details on the benefits and pricing, please consult with your benefits representative.

Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.



Finances

Can help eliminate the need to deplete savings or retirement plans



Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs



Expenses

Can help pay your family's living expenses such as bills, electricity and gas



MyBenefits: 24/7 Access [AllstateBenefits.com/mybenefits](https://www.allstatebenefits.com/mybenefits)

An easy-to-use website that offers 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.

Why Term Life Insurance might be right for you

Have you ever experienced a life-changing event, whether good or bad, and realized that you might not have the finances in place to handle it if you lost your spouse?

Perhaps it has crossed your mind, but you put it off because you did not want to think about the unthinkable. However, if you have a spouse, children, or even grandchildren, that is reason enough to think about planning for their future today.

Here are some additional reasons to consider:

- You can't predict when you'll die, whether from a disease, accidental injury or natural causes
Upon your death, Term to Age 100 can provide a lump-sum cash benefit directly to your designated beneficiary
- You live on a budget, and purchasing traditional permanent life insurance would be costly
Term to Age 100 is affordably priced
- You want a Term Life policy that offers coverage for more than 5, 10 or 20 years
Term to Age 100 offers coverage that can be with you until age 100
- You want affordable coverage that goes with you should you leave your employer
You can take the Term to Age 100 coverage with you; see your Certificate of Insurance for details
- You're the primary wage earner and your family relies on your income
If you die before age 100, Term to Age 100 offers your designated beneficiary a lump-sum death benefit that is guaranteed for the first five years of coverage and is priced to remain level under current experience factors
- You have recurring monthly debts such as a mortgage, car payment or credit cards
Term to Age 100 provides a lump-sum death benefit that can be used to help cover monthly expenses
- You have children under 18, and they require money for daily living expenses such as food, clothing, school sports and college education
Term to Age 100 provides a lump-sum death benefit that can be used to help with daily living expenses
- Your family may need additional money to help with health care related bills after you die
Term to Age 100 provides a lump-sum death benefit that can be used to help cover these expenses

Benefits

Term Life Insurance Death Benefit - pays a lump-sum death benefit to your designated beneficiary when you die before age 100

Issue Ages

EE/SP²

18-80 NT & 19-80 T

CH/GCH²

0-25 NT & 19-25 T

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

²Coverage for spouse and child(ren) may be limited to a percentage of the Employee's face amount in some states.

OPTIONAL/ADDITIONAL RIDER BENEFIT³

Insured Issue Ages

Children's Term⁴ - a death benefit is paid when a covered child dies

18-65

³The rider listed has exclusions and limitations.

⁴Not available on certificate coverage purchased for a child.

Group Term to Age 100 Life Insurance - Monthly Premiums¹ For Eligible Employees
 Working Spouse eligible for \$30,000 only; Dependent Children may be covered by Children's Term Rider²

NON-TOBACCO

Issue Age	Monthly Premium ¹ for Group Term to 100 Initial Death Benefit ³ of:		
	\$30,000	\$40,000	\$50,000
18	\$13.00	\$17.33	\$21.67
19	\$9.00	\$12.00	\$15.00
20	\$9.00	\$12.00	\$15.00
21	\$9.00	\$12.00	\$15.00
22	\$9.00	\$12.00	\$15.00
23	\$9.00	\$12.00	\$15.00
24	\$9.00	\$12.00	\$15.00
25	\$9.00	\$12.00	\$15.00
26	\$9.15	\$12.20	\$15.25
27	\$9.30	\$12.40	\$15.50
28	\$9.45	\$12.60	\$15.75
29	\$9.60	\$12.80	\$16.00
30	\$9.75	\$13.00	\$16.25
31	\$10.25	\$13.67	\$17.08
32	\$10.75	\$14.33	\$17.92
33	\$11.25	\$15.00	\$18.75
34	\$11.75	\$15.67	\$19.58
35	\$12.25	\$16.33	\$20.42
36	\$12.78	\$17.03	\$21.29
37	\$13.88	\$18.50	\$23.13
38	\$14.93	\$19.90	\$24.88
39	\$15.98	\$21.30	\$26.63
40	\$17.03	\$22.70	\$28.38
41	\$18.68	\$24.90	\$31.13
42	\$20.30	\$27.07	\$33.83
43	\$21.93	\$29.23	\$36.54
44	\$23.58	\$31.43	\$39.29
45	\$25.20	\$33.60	\$42.00
46	\$27.25	\$36.33	\$45.42
47	\$29.28	\$39.03	\$48.79
48	\$31.28	\$41.70	\$52.13
49	\$33.28	\$44.37	\$55.46

Issue Age	Monthly Premium ¹ for Group Term to 100 Initial Death Benefit ³ of:		
	\$30,000	\$40,000	\$50,000
50	\$35.28	\$47.03	\$58.79
51	\$38.93	\$51.90	\$64.88
52	\$42.60	\$56.80	\$71.00
53	\$46.25	\$61.67	\$77.08
54	\$49.90	\$66.53	\$83.17
55	\$56.25	\$75.00	\$93.75
56	\$61.33	\$81.77	\$102.21
57	\$66.40	\$88.53	\$110.67
58	\$71.48	\$95.30	\$119.13
59	\$76.55	\$102.07	\$127.58
60	\$81.58	\$108.77	\$135.96
61	\$89.43	\$119.23	\$149.04
62	\$97.28	\$129.70	\$162.13
63	\$105.15	\$140.20	\$175.25
64	\$113.00	\$150.67	\$188.33
65	\$120.85	\$161.13	\$201.42

This ratecard is approved for use in:

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

¹ Premium is level to age 100. MONTHLY means 12 times per year.

² \$10,000 of Children's Term Rider (GTLCCTR) coverage may be added to the Employee's Group Term to 100 certificate for an additional Monthly Premium of \$4.55.

³ Initial Death Benefit is guaranteed level for the first five (5) years. An illustration will be provided with the issued certificate showing a listing of the guaranteed minimum death benefit and illustrated non-guaranteed death benefit payable by year to age 100.

When applying for coverage, the appropriate Illustration Certification must be completed in all states.

Group Term to Age 100 Life Insurance - Monthly Premiums¹ For Eligible Employees
 Working Spouse eligible for \$30,000 only; Dependent Children may be covered by Children's Term Rider²

TOBACCO

Issue Age	Monthly Premium ¹ for Group Term to 100 Initial Death Benefit ³ of:		
	\$30,000	\$40,000	\$50,000
18	<i>Issue age 18 will be issued as Non-tobacco.</i>		
19	\$10.00	\$13.33	\$16.67
20	\$10.50	\$14.00	\$17.50
21	\$11.00	\$14.67	\$18.33
22	\$11.50	\$15.33	\$19.17
23	\$12.00	\$16.00	\$20.00
24	\$12.50	\$16.67	\$20.83
25	\$13.00	\$17.33	\$21.67
26	\$13.50	\$18.00	\$22.50
27	\$14.00	\$18.67	\$23.33
28	\$14.50	\$19.33	\$24.17
29	\$15.00	\$20.00	\$25.00
30	\$15.50	\$20.67	\$25.83
31	\$16.00	\$21.33	\$26.67
32	\$16.50	\$22.00	\$27.50
33	\$17.00	\$22.67	\$28.33
34	\$17.50	\$23.33	\$29.17
35	\$18.00	\$24.00	\$30.00
36	\$19.83	\$26.43	\$33.04
37	\$21.58	\$28.77	\$35.96
38	\$23.40	\$31.20	\$39.00
39	\$25.33	\$33.77	\$42.21
40	\$27.13	\$36.17	\$45.21
41	\$29.95	\$39.93	\$49.92
42	\$32.83	\$43.77	\$54.71
43	\$35.65	\$47.53	\$59.42
44	\$38.53	\$51.37	\$64.21
45	\$41.28	\$55.03	\$68.79
46	\$44.63	\$59.50	\$74.38
47	\$48.15	\$64.20	\$80.25
48	\$51.78	\$69.03	\$86.29
49	\$55.40	\$73.87	\$92.33

Issue Age	Monthly Premium ¹ for Group Term to 100 Initial Death Benefit ³ of:		
	\$30,000	\$40,000	\$50,000
50	\$58.93	\$78.57	\$98.21
51	\$64.33	\$85.77	\$107.21
52	\$69.58	\$92.77	\$115.96
53	\$75.03	\$100.03	\$125.04
54	\$80.33	\$107.10	\$133.88
55	\$85.18	\$113.57	\$141.96
56	\$92.03	\$122.70	\$153.38
57	\$98.60	\$131.47	\$164.33
58	\$105.00	\$140.00	\$175.00
59	\$111.58	\$148.77	\$185.96
60	\$118.08	\$157.43	\$196.79
61	\$127.75	\$170.33	\$212.92
62	\$137.30	\$183.07	\$228.83
63	\$146.55	\$195.40	\$244.25
64	\$155.60	\$207.47	\$259.33
65	\$164.08	\$218.77	\$273.46

This ratecard is approved for use in:

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

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EXCLUSIONS AND LIMITATIONS

Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy and rider have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your certificate for details.



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This material is valid as long as information remains current, but in no event later than March 13, 2023.

Group Term Life insurance benefits are provided under policy form GPTLP, or state variations thereof. Children's Term is provided under rider form GTLPCTR, or state variations thereof.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.