



What if your family had to live without you or your paycheck?

Would they be able to afford daily living expenses and still have the financial freedom to enjoy life?



CAR



GROCERIES



TUITION



VACATIONS

Universal Life Insurance

Provides benefits to help protect finances during a time of loss*

Allstate Benefits universal life provides a lump-sum cash benefit upon death. Plus, life-event riders can be added to enhance the life coverage.

*riders not available in all states



universal life

Life insurance coverage is for the living; those left behind must deal with final expenses, bills, mortgage, and expenses associated with day-to-day life. It can also help provide financial security during life-changing events that occur as you age and your needs change. Plus, fund value accumulation allows for loans and withdrawals when needed.*

Life coverage helps offer peace of mind during life's changing events. Below is an example of how life insurance benefits might be paid.**

 <p>Jane and John choose life insurance coverage offered through their Employer</p>	<p>Jane is single and chooses an \$80,000 face amount, plus riders. Her goal is to build fund value and provide final expenses.</p>	<p>Some time later, Jane is diagnosed with a terminal illness. She is not expected to live longer than 12 months.</p>	<p>Future monthly deductions for the policy and riders were waived, as the Accelerated Death Benefit for Terminal Illness or Condition rider was paid. The rider paid an advance of 75% of \$80,000 face amount for the terminal illness.</p> <p>Benefit advanced[†]: \$60,000</p> <p>Our life insurance coverage provided the following for John's family (his designated beneficiaries):</p> <p>Life Insurance: \$150,000 Total Cash Benefits: \$150,000</p> 
<p>**The example shown may vary from the plan your employer is offering. Your individual experience may also vary. Please see pages 2a and/or 2b for your plan details.</p> <p>[†]Payable provided death is expected to result in 12 months and the policy is more than 2 years away from termination of coverage. The death benefit advance will be reduced by any pro-rata loans. The advance is discounted at the current discount rate.</p>			

meeting your needs

Our coverage can help provide security for you and your family's financial future.

- Up to the maximum amount being offered through your employer***
- Individual or Family coverage
- Additional rider coverage
- Affordable premiums
- Tax benefits*
- Withdrawals and loans*
- Portable

*Partial withdrawals, surrenders, non-qualified additional benefit rider charges and loans from life insurance policies may be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value. With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information. Loan and partial withdrawal options are available after one year of coverage.

***You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required.

prepare for the future today

Where do you see yourself 5 or 10 years from now—getting married, having children, paying for your child's college education?

What if your life or that of your loved one was cut short by an unexpected death? How would you, your spouse or your children survive financially? If you have children you understand the day-to-day living expenses for education, tuition, school supplies, clothing, food, athletics or other expenses throughout their growing years.

Losing a loved one can be devastating. Final expenses and daily bills shouldn't add to the stress. Our coverage may be used to: pay off a mortgage or debts, provide for child care or educational expenses, or replace income to continue the same standard of living.

how it works - You decide how much life insurance fits your family's needs and your budget. Premium payments are deducted from your paycheck and added to the fund value which earns at least 4% interest annually. Each month expenses and cost of insurance charges are deducted from the fund value and any excess in the fund continues to earn interest. Interest is not taxed as income until it is withdrawn.*

fund value and premium payments - Over time, as you continue to pay your premium, your fund value may grow. Monthly premiums are flexible, meaning you can choose to pay as much or as little as you can afford, subject to policy minimums and maximums.

You visit your
doctor



The doctor
runs tests



You are diagnosed
with a terminal illness



You get a
cash benefit†

†Rider requirements must be met. The benefit is an advance of the policy death benefit.

get more out of life

Additional rider benefits can be included to help create a “Life Events” plan.*

You can create a “Life Events” policy through the addition of riders.* Riders can provide benefits if you die too soon, live a long time, or want to add additional term insurance.

Accidental Death Benefit - Pays an additional death benefit if death occurs from accidental bodily injury.

Benefit Amount: \$10,000 up to 10 times the face amount, or \$500,000, whichever is less

Issue Ages: 18 - 55

Accelerated Death Benefit for Terminal Illness or Condition (Living Benefit) - Provides an advance of the death benefit.

Benefit Amount: Up to 75% of the face amount or \$100,000, whichever is less

Issue Ages: 0 - 75

Term Insurance** - Pays an additional death benefit if death occurs before age 65.

Benefit Amount: \$5,000 - 100% of base face amount

Issue Ages: 18 - 55

Universal Life insurance might be right for you if:

Check all that apply to you and your family

You're the primary wage earner in your family

Your family would have trouble living comfortably without your income

You've got regular debts, like a mortgage, car payment or credit cards

You have children under 18

You want to supplement your employer's basic group life insurance

You want a flexible coverage that can change with your needs

You'd like to plan to supplement your retirement income in later years

*The riders have exclusions and limitations, and may not be available in all states.

**Availability and percentage may vary, according to underwriting.

This material is valid as long as information remains current, but in no event later than March 15, 2016. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

Universal Life Insurance benefits provided by policy UL20P or UL21P, or state variations thereof. Riders provided by the following forms, or state variations thereof: UADB1 or UL-ADB; ULBR1 or UL-LBR; and UTIR2 or UL-TIR1.

The coverage has exclusions and limitations, and may not be available for sale in all states. For costs and complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

This brochure is for use in: CT, ME, MA, NH, PA, RI, VT



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universal life

packaged benefits

BASE POLICY	Basic EMPLOYEE ONLY	Basic SPOUSE ONLY
Life Insurance	✓	✓
RIDER BENEFITS		
Accelerated Death Benefit for Terminal Illness (Living Benefit)	✓	✓
Accidental Death Benefit	✓	✓
Term Insurance	✓	✓

sample premiums

Employee - \$15 per week* **Non-Tobacco**

AGE	BASE COVERAGE	TERM INSURANCE	GSV**@65
25	\$73,185	\$73,185	\$28,067
35	\$50,434	\$50,434	\$17,022
45	\$32,827	\$32,827	\$8,409
55	\$19,105	\$19,105	\$3,684

Employee - \$15 per week* **Tobacco**

AGE	BASE COVERAGE	TERM INSURANCE	GSV**@65
25	\$50,875	\$50,875	\$20,671
35	\$34,903	\$34,903	\$12,178
45	\$21,945	\$21,945	\$5,390
55	\$12,742	\$12,742	\$2,310

Spouse - \$12 per week* **Non-Tobacco**

AGE	BASE COVERAGE	TERM INSURANCE	GSV**@65
25	\$58,083	\$58,083	\$22,179
35	\$40,027	\$40,027	\$13,403
45	\$26,053	\$26,053	\$6,569
55	\$15,163	\$15,163	\$2,859

Spouse - \$12 per week* **Tobacco**

AGE	BASE COVERAGE	TERM INSURANCE	GSV**@65
25	\$40,377	\$40,377	\$16,340
35	\$27,701	\$27,701	\$9,551
45	\$17,417	\$17,417	\$4,170
55	\$10,113	\$10,113	\$1,820

*Suggested premiums provide coverage to at least age 85 under the guaranteed basis assumptions for cost of insurance and interest. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

**GSV = Guaranteed Surrender Value

Samples above assume that: Underwriting is Simplified Issue (SI), Universal Life Death Benefit Option 1 is chosen, Term Insurance coverage equals the base Universal Life coverage, Accidental Death Benefit coverage equals the base Universal Life coverage. Rider availability depends on state approval and issue age. All product information including premiums may vary by state.



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