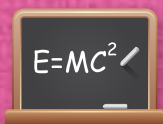


If you or a loved one were taken out of the picture how would your family pay for...



LOANS



EDUCATION



MORTGAGE



BILLS

Group Term to 100 Life Insurance

Term to 100 life insurance coverage from Allstate Benefits provides a lump-sum cash benefit should you, a covered spouse or child die unexpectedly.

Life is unpredictable. You can't predict when you'll die, whether from disease, accidental injury or natural causes. Having term coverage in place will provide a cash benefit that can help cover every-day living expenses when your family needs it most.



Losing a loved one is something no one wants to consider, but what if your life or the life of your loved one was cut short?

- 1 How would you or your spouse and children survive financially?
- 2 Would you be able to afford your mortgage or pay your rent?
- 3 If you have children, would they require child care and/or money to pay for their daily expenses such as food, clothing, school sports and college education?
- 4 Would there be money to pay living expenses, healthcare needs and are there grandchildren you may want to care for and look after?

Benefits:

- Term to 100 Life Insurance pays a lump-sum cash benefit when you die before age 100. The death benefit is guaranteed for the first five years of coverage and priced so the death benefit can remain level under current experience factors
- Choose from five optional rider benefits: Accidental Death Benefit; Accelerated Death Benefit for Terminal Illness; Total Disability Payor Waiver of Premium; Future Purchase Option; Children's Term

What You Get:

- You choose up to the maximum amount offered by your employer*
- You choose the coverage that's right for your family. Employee, Spouse and Children can be covered**
- Affordable premiums that are conveniently payroll deducted and will never increase unless you make changes to your coverage
- 24-hour coverage pays in addition to any benefit already provided by your employer or other life insurance coverage
- Continuation of coverage - Coverage may be continued if your employer cancels coverage, or your employment ends, or you or your class is no longer eligible
- Tax-free death benefit paid directly to your designated beneficiary in one lump-sum***
- The death benefit may change after five years. This does not mean your death benefit will decrease, but it means it could, if current experience factors change. It will never be less than the minimum for your certificate



Allstate
BENEFITS

Rev. 3/14. This material is valid as long as information remains current, but in no event later than March 15, 2017. Policy form GPTLP, or state variations thereof, has limitations and exclusions. For cost and complete details, contact your Agent. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2014 Allstate Insurance Company. Patent Pending. www.allstate.com or allstatebenefits.com.

*Answers to health questions may be required at enrollment. Your employer may offer reduced underwriting during your initial enrollment period. Enrolling after your initial enrollment period will require answers to health questions. **Spouse may be covered through a separate certificate. Children may be covered under a separate certificate or a child rider covering all eligible children. Coverage for spouse and child(ren) is limited to a percentage of the insured's face amount in some states. ***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.