



**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?**



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## Universal Life Insurance

Provides benefits to help protect finances during a time of loss, long-term care or critical illness, and to help continue coverage during a disability



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



## 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 <b>Employer</b></p>	<p><b>Jane</b> is single and chooses an \$80,000 face amount, plus riders. Her goal is to build fund value and provide final expenses.</p> <p><b>John</b> is married and chooses a \$150,000 face amount. His goal is to protect his family and help pay debts should he die unexpectedly.</p>	<p>Jane is in an auto accident resulting in extensive injuries and is unable to return to work for 9 months.</p> <p>While John is out of town visiting friends he is in an automobile accident, suffers extensive injuries, and dies on the way to the hospital.</p>	<p>Our Waiver of Premium rider paid the planned premiums for Jane's life insurance policy for the last 3 months of her disability.</p> <p><b>Premiums paid: Yes</b></p> <p>Our life insurance coverage provided the following for John's family (his designated beneficiaries):</p> <p><b>Life Insurance: \$150,000</b> <b>Total Cash Benefits: \$150,000</b></p> 
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\*\*The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

## meeting your needs

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

- Up to the maximum amount being offered by 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're injured  
at work



Diagnosed as  
totally disabled



Unable to work  
for 9 months



Premiums paid by  
us for 3 months<sup>1</sup>

<sup>1</sup>As long as your coverage includes the Waiver of Premium rider.

## 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, become disabled, require long-term care or want to add additional term insurance for yourself, your spouse or your children.

**Children's Term** - Pays a death benefit for each covered child more than 24 hours and not yet 25 years old.

**Benefit Amount:** \$2,000 - \$20,000  
**Issue Ages:** Your age 18 - 65

**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

**Critical Illness** - A one-time benefit for any one of the following medical events: cancer other than skin cancer (malignant melanoma is covered); or heart attack; or coronary artery disease or valvular heart disease requiring surgery; or stroke; or renal failure; or transplant of a heart, lung, liver, pancreas, kidney, or bone marrow from another person.

**Benefit Amount:** \$5,000 - \$10,000  
**Issue Ages:** 18 - 64

**Future Purchase Option** - Automatically increases the planned premium and specified amount of the policy on each of the first 3 or 5 rider anniversaries.

**Benefit Amount:** Guaranteed insurability  
**Issue Ages:** 18 - 60

**Waiver of Premium** - Pays the planned premium when the insured employee is totally disabled for at least 6 months.

**Benefit Amount:** Planned premium  
**Issue Ages:** 18 - 55

**Accelerated Death Benefit for Long-Term Care** -

Pays an advance of the policy death benefit as a monthly benefit for qualified long-term care services after a 90-day elimination period.

**Monthly**

**Benefit Amount:** 4% (2% for non-confined care) of the death benefit amount

**Spouse Term (Simplified Issue Only)\*\*** - Pays a death benefit if your spouse dies before age 65.

**Benefit Amount:** \$5,000 - 50% of primary insured's face amount  
**Issue Ages:** Spouse age 18 - 55

**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

**This material is valid as long as information remains current, but in no event later than February 1, 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: UCTR3, UADB1, ULBR1, UL-CIR1, UFPR2, UPW1, UL-LTCR1, UOIR2 and UTIR2.

The coverage has exclusions and limitations, and may not be available for sale in all states. For costs and complete details, contact your Insurance Agent, or call [1-800-521-3535](tel:1-800-521-3535). Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

**This brochure is for use in:** All states except NY. It is also for use in DC, PR, VI, and GU.



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