



Allstate
BENEFITS

**Provides a cash benefit
directly to your beneficiary**

Underwritten by: American Heritage Life Insurance Company*

Universal Life Insurance

A death not only leaves behind loved ones, but also financial obligations. And, like many people, you may not 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 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 loved one die unexpectedly.

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, if life comes to an end while coverage is in force, 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 or rider**
- Premiums are affordable and conveniently payroll deducted***
- Tax benefits, withdrawals and loans are available. However, penalties and taxes may affect your decision****

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.®

DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff.¹



Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/ expenses and final expenses.¹

To enroll, log on to
www.getltci.com/jefferson
or call **888-401-4250**



*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.
Coverage for spouse may be limited to a percentage of the employee's face amount in some states. *This is a flexible premium adjustable life insurance product with non-guaranteed elements. Premiums may need to be increased to maintain coverage to maturity (age 95). ****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. ¹2019 Insurance Barometer Report, LIMRA

Using your cash benefits

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



Finances

Cash benefits can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Travel

Your coverage will provide cash benefits to your beneficiary which can be used 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 for living expenses such as bills, electricity and gas



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.

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

Losing a loved one can be devastating. Final expenses and daily bills only add to your worries. Our Universal Life Insurance coverage may be used to:

- Pay off a mortgage or debts
- Replace income to continue the same standard of living

One way you can determine if you and your family need the coverage is to review the list below and check some or 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 have regular debts, like mortgage, car payment or credit cards
- ☐ You want flexible coverage that can change with your needs
- ☐ You'd like to plan to supplement your retirement income in later years

Here's how Universal Life works

Premium payments are deducted from your paycheck and added to the fund value. Each month, expenses and cost of insurance charges are deducted from the fund value and any excess in the fund continues to earn interest at a rate of at least 3% per year. Interest is not taxed as income until it is withdrawn.

Fund value and premium payments

As you continue to pay your premium, your fund value may grow over time. 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. Premiums may need to be increased to maintain coverage to maturity (age 95).

Benefits

Life Insurance - pays a lump-sum cash benefit when you die

Additional Riders

Accelerated Death Benefit for Long Term Care (issue ages: 18-70)

An advance of the certificate death benefit is paid as a monthly benefit if the insured incurs qualified long-term care services after a 90-day elimination period. If the insured is confined for only a fraction of a certificate month, we will pay a pro-rata benefit for each day of confinement. The insured must be unable to perform at least two activities of daily living* for a period of at least 90 days due to a loss of functional capacity or require substantial supervision for protection from threats to his/her health and safety due to cognitive impairment. Benefits that are paid by the rider reduce the death benefit for the certificate to which the rider is attached by the amount of the benefit received. The monthly Benefit for Confined or Non-Confined Care is 4% of the Death Benefit at the time the elimination period is first satisfied.

*Activities of daily living include: bathing, dressing, toileting, bladder and bowel continence, transferring, and eating.

A portion of any certificate debt is deducted from the monthly accelerated death benefit. The portion will equal the certificate debt multiplied by the ratio of the monthly accelerated death benefit to the death benefit amount prior to the monthly benefit payment.

Pre-Existing Condition Limitation

We do not pay benefits under the rider for a period of care that begins in the first 6 months after the rider date if a pre-existing condition causes the insured to be chronically ill. A period of care that begins more than 6 months after the rider date that is caused by a pre-existing condition will be covered. A pre-existing condition is a condition for which medical advice or treatment was recommended by or received from a physician or other member of the medical profession, acting within the scope of their license, within 6 months before the rider date. A pre-existing condition includes conditions not diagnosed or identified provided the previous sentence applies.

Accelerated Death Benefit for Long Term Care, Exclusions and Limitations

We will not pay benefits under the rider for that portion of any day of qualified long-term care services or charges that are:

1. caused by mental or nervous disorders without demonstrable organic disease (not including Alzheimer's disease); or
2. caused by alcoholism or drug addiction; or
3. caused by illness, treatment or medical conditions arising out of:
 - (a) war or act of war (whether declared or undeclared); or
 - (b) participation in a felony, riot or insurrection; or
 - (c) service in the armed forces or units auxiliary thereto; or
 - (d) suicide (while sane or insane), attempted suicide or intentionally self-inflicted injury; or
4. for treatment provided in a government facility (unless otherwise required by law, or unless a charge is made and the insured is legally obligated to pay it); services for which benefits are available under Medicare (or benefits would be available under Medicare except for the applicable deductibles or coinsurance requirements) or other governmental program (except Medicaid); any state or federal workers' compensation, employer's liability or occupational disease law; or any motor vehicle no-fault law; or
5. for care or services for which no charge is normally made to the insured; or
6. for care or services when the person performing the service is a family member; or
7. for care or services received outside the United States or its territories.

The rider terminates and is no longer in force on the earliest of: the date any monthly deduction for the certificate remains unpaid, subject to the grace period provision of the certificate; or the date the certificate matures or terminates for any reason, including termination due to the acceleration of the death benefit; or the date the certificate is surrendered; or the next monthly date after the insured's written request to terminate the rider.

Accelerated Death Benefit for Terminal Condition (issue ages: 0-75)

If the insured has an illness or terminal physical condition which, in the opinion of the physician, is expected to result in death within 24 months with no reasonable prospect of recovery, you may elect an advance of up to 75% of the sum of the death benefit for the certificate (excluding any death benefit riders) on the insured's life, subject to a maximum of the lesser of \$100,000 or the certificate death benefit. The amount payable is reduced by pro-rata loans and discounted at the current discount rate. Any pro-rata surrender charge is waived. Also waives future monthly deductions for the certificate and any riders. Values are reduced proportionately.

Suicide Exclusion for Group Universal Life

If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

Partial Withdrawals, Surrenders and Non-Qualified Additional Benefit Rider Charges and Loans May Be Subject to Taxes and Penalties

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.

Life Benefit

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.

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.

Contact (888) 401-4250 for more information or to obtain a quote or enroll.



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www.allstate.com or
allstatebenefits.com

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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.

This material is valid as long as information remains current, but in no event later than September 1, 2023.

Group Universal Life Insurance benefits are provided under policy form GUL23P, or state variations thereof. Rider benefits are provided under the following rider forms, or state variations thereof: Accelerated Death Benefit for Long Term Care Rider GULTC and Accelerated Death Benefit for Terminal Condition Rider GULBR.

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.