



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

Group Universal Life Insurance

Provides benefits to help protect finances during a time of loss or terminal illness, and to help continue coverage during layoff

Group 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.



group 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 is single and chooses an \$80,000 face amount, plus riders. Her goal is to build fund value and provide final expenses.</p>	<p>Jane's employer informs her that she is being laid off and is unemployed from work for 6 months.</p>	<p>Our Continuation of Coverage During Strike or Layoff rider waived the monthly deductions for Jane's life insurance coverage for the 6 months of her unemployment. Deductions waived: Yes</p>	
<p>Jane and John choose life insurance coverage offered through their Employer</p>	<p>John 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>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 life insurance coverage provided the following for John's family (his designated beneficiaries): Life Insurance: \$150,000 Total Cash Benefits: \$150,000</p>	

*The example shown may vary from the plan your employer is offering. Your individual experience may also vary. Please see page 2a for your plan details.

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**
- Family coverage***
- Additional rider coverage
- Affordable premiums
- Tax benefits*
- Withdrawals and loans*

*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.

**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.

***Coverage for spouse and child(ren) is limited to a percentage of the insured's face amount in some states.

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?

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 - 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 certificate death benefit.

get more out of life

Additional rider benefits can be included to help create a life events plan.*

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

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

Benefit Amount: Up to 75% of the face amount

Issue Ages: 0 - 75

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

Benefit: Guaranteed insurability

Issue Ages: 18 - 60

Continuation of Coverage During Strike or Layoff (Employee only) - Waives monthly deductions during a covered strike or layoff for up to 6 months.

Benefit Amount: Monthly Deduction for Certificate and attached riders, if any

Issue Ages: 18 - 59

Group 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 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.

**Subject to state limits on dependent life coverage

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

Group Universal Life Insurance benefits provided by policy GUL22P, or state variations thereof. Riders provided by the following forms, or state variations thereof: GUCTR, GULBR, GUFPO, and GUCDSL.

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: CT, ME, NH, NJ, PA, RI, VT



Allstate
BENEFITS

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group universal life

packaged benefits

	FAMILY		
	EMPLOYEE ONLY	SPOUSE ONLY	EMPLOYEE + CHILD(REN)
BASE COVERAGE			
Life Insurance (employee only or spouse only)	✓	✓	✓
RIDER BENEFITS			
Children's Term			✓
Accelerated Death Benefit for Terminal Illness	✓	✓	✓ ¹
Future Purchase Option	✓	✓	✓ ¹
Continuation of Coverage During Strike or Layoff	✓		✓ ¹

¹Benefits are received by the employee only.

sample premiums

Employee - \$10 per week* **Non-Tobacco**

AGE	BASE COVERAGE	GSV@65
25	\$122,115	\$8,845
35	\$80,763	\$6,326
45	\$50,297	\$3,178
55	\$28,782	\$924

Employee - \$10 per week* **Tobacco**

AGE	BASE COVERAGE	GSV@65
25	\$88,042	\$0 [†]
35	\$55,398	\$445
45	\$32,817	\$864
55	\$19,221	\$568

Spouse - \$8 per week* **Non-Tobacco**

AGE	BASE COVERAGE	GSV@65
25	\$97,115	\$7,842
35	\$64,229	\$5,533
45	\$40,000	\$2,748
55	\$22,890	\$770

Spouse - \$8 per week* **Tobacco**

AGE	BASE COVERAGE	GSV@65
25	\$70,017	\$0 [†]
35	\$44,057	\$340
45	\$26,098	\$765
55	\$15,286	\$458

Employee + Child(ren) - \$10 per week* **Non-Tobacco**

AGE	BASE COVERAGE	GSV@65
25	\$108,990	\$8,536
35	\$72,083	\$6,036
45	\$44,891	\$3,018
55	\$25,688	\$869

Employee + Child(ren) - \$10 per week* **Tobacco**

AGE	BASE COVERAGE	GSV@65
25	\$78,579	\$0 [†]
35	\$49,444	\$530
45	\$29,289	\$883
55	\$17,155	\$537

GSV = Guaranteed Surrender Value

Sample Family premiums would be the Employee + Child(ren) premiums plus the Spouse premiums.

Values shown assume base coverage is Death Benefit Option 1, that Children's Term coverage is \$10,000 when included, and that all Future Purchase Option increases are exercised. Amounts available to spouse and children may be limited by state's limits on dependent group life insurance. Rider availability depends on state approval and issue age. 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. *Premium shown is the premium for the first year of coverage. Including the Future Purchase Option Rider causes a \$1/week increase in premium on each of the first five anniversaries so that the premium for years 6 and later is the premium shown plus \$5/week. Suggested premiums provide coverage to at least age 80 under the current non-guaranteed basis assumptions for cost of insurance and interest. Coverage terminates sooner under the guaranteed basis. [†] Coverage terminates before age 65 under the guaranteed basis assumptions. Rates shown are for Contingent Guaranteed Issue. When the Total Disability Premium Waiver or Total Disability Payor Waiver of Premium riders are included, and Simplified Issue, the rates will differ.

[†]Coverage terminates before age 65 under the guaranteed basis assumptions.

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