



75% of Americans with dependents worry about how their family would manage financially without them.¹

¹ *Americans Willing to Risk Family's Financial Security to Save Money in Tough Times*, Life Foundation, September 18, 2008.

UNIVERSAL LIFE INSURANCE

the right coverage • your future • great choice



Allstate[®]

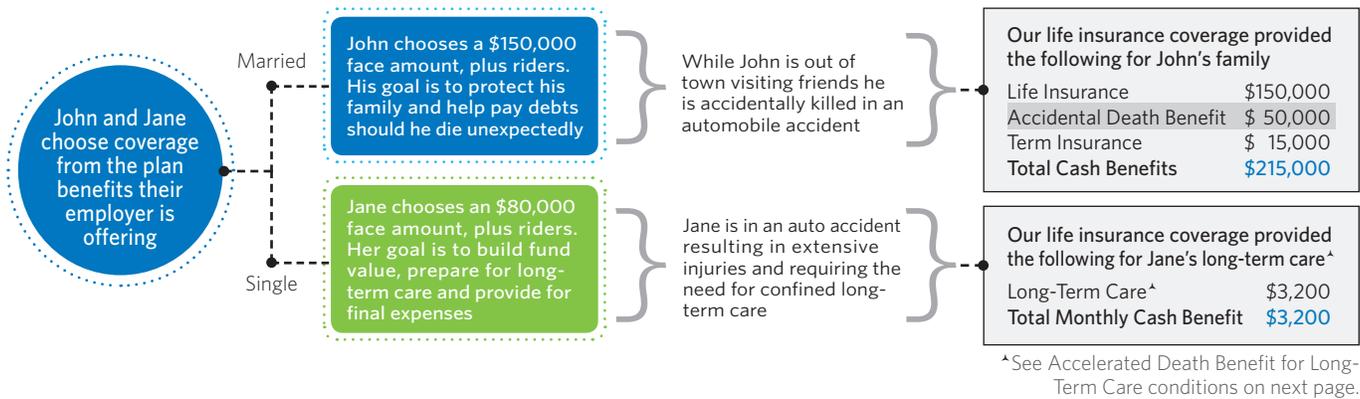
Benefits

universal life

Allstate Benefits (AB) universal life provides a lump-sum cash benefit upon death. Plus, life-event riders can be added to provide coverage for critical illness, waiver of premium for disability, long-term care, and more.

Life insurance coverage is for the living; those left behind who 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.[^]



i meeting your needs

Allstate Benefits (AB) coverage can help provide security for you and your family's financial future.

- \$10,000* to \$250,000 of coverage
- Individual or Family coverage
- Optional life events rider coverage
- Affordable premiums
- Premiums are payroll deducted, so there are no checks to write or bills to pay
- Tax benefits**
- Withdrawals and loans**
- Guarantees built into the coverage
- Portable

*May vary by state.

**Partial withdrawals, surrenders 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.

👍 prepare for the future today

how much do you need?

You decide how much life insurance fits your family's needs and your budget. The premiums you pay are added to your fund value. Cost of insurance charges and expense charges are deducted each month.

Your fund value accumulates each month as it earns interest. It is guaranteed to earn at least 4.0% annually. Future fund values can be used when you experience a need.*** An annual report helps you keep track of the current fund value of your policy, and itemizes the amounts credited to and charged against your policy.

think about your family

What would you or your family do to make ends meet if you or a loved one were gone tomorrow? If you have children you understand the day-to-day expenses for education, tuition, school supplies, clothing, food, athletics or other expenses throughout their growing years.

Our coverage is flexible; as the day-to-day needs of your family change, adjust your coverage to meet them.

Even if you don't have dependents, it's smart to consider applying for life insurance. The earlier you start, the lower your cost of insurance will be, and the longer your fund value has to grow.

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 childcare or educational expenses, or replace income to continue the same standard of living.

[^]The example shown may vary from the plan you choose. Your individual experience may also vary.

***This option is available after one year of coverage.



The average U.S. household with life insurance owns enough to replace 3.6 years of income.²

² Facts of Life and Annuities, LIMRA, November 2009.

about tax-deferred earnings

Using tax-deferred tools like Universal Life insurance can help your money grow faster. How? While your fund value earns interest, it's not subject to taxes. Unless you withdraw it, your money and the interest you've earned are working to earn you more interest.

get more out of life

Create a Life Events Policy through the addition of optional 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.

It's easy to enhance your coverage by adding one or more of the following optional riders:

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

Issue Ages: 18 - 60

Accelerated Death Benefit for Long-Term Care - Pays an advance of the policy death benefit as a monthly benefit if the insured incurs qualified long-term care services after a 90-day elimination period.

Maximum Monthly Benefit Amount: 4% (2% for non-confined care) of the death benefit amount on the next monthly date after the insured is eligible for the benefit.

Issue Ages: 18 - 80 UL20P and 18-75 UL21P

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

Benefit Amount: Planned premium

Issue Ages: 18 - 55

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 a covered accident.

Benefit Amount: \$10,000 - 100% of the face amount or \$250,000, whichever is less

Issue Ages: 18 - 55

Accelerated Death Benefit (Living Benefit) - Pays an advance on your death benefit if you are terminally ill.

Benefit Amount: Up to 75% of the face amount, but no more than \$100,000

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 - 65

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

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

Issue Ages: 18 - 55

Spouse Term - Pays a death benefit if your spouse dies before age 65.

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

Issue Ages: Spouse age 18 - 55

*Subject to state and product availability.



Rev. 6/11. This material is valid as long as information remains current, but in no event later than June 1, 2014. 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: UFPR2, UL-LTCR1, UPW1, UCTR3, UADB1, ULBR1, UL-CIR1, UTIR2, and UOIR2.

The coverage may have exclusions and limitations, reductions of benefits at specific ages, 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 highlights some policy features but is not the insurance contract. Only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both the insured and the insurance company.

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