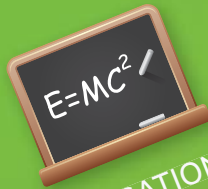


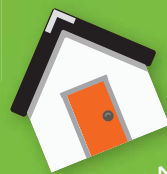
If your family lost you  
and your income today,  
what could term coverage  
help them with?



LOAN



EDUCATION



MORTGAGE

## Term Life Insurance

Term Life Insurance that is renewable every 20 years until age 70. No proof of insurability is required.




Term life coverage from Allstate Benefits provides a cash benefit at the death of a covered employee, spouse or child(ren).

California License No. \_\_\_\_\_

# term life

Life is unpredictable. You can't predict when you will die, whether from disease, accidental injury, or natural causes. But, you can purchase coverage to help provide a cash benefit to help pay for funeral expenses, or additional expenses your family may have to face without your paycheck. Make sure money won't be a concern for your family...plan today!

Our term life coverage helps offer peace of mind when an unexpected death occurs. Below is an example of how benefits are paid.\*

 Jane and John are offered term life insurance coverage offered through their <b>Employer</b>	<b>Jane</b> purchases \$40,000 in coverage to help provide her family with money for funeral expenses	 <b>Jane</b> is driving to work and is in a serious car accident. She is rushed to the hospital with internal injuries, but does not survive the trip	<b>With Term Life Coverage</b> Jane's family has additional dollars to pay for funeral expenses, plus other expenses associated with her trip to the hospital <b>Benefits paid: \$40,000</b>
	<b>John</b> declines term life coverage. He is not married and feels he does not need the coverage at this time	 <b>John</b> is at home on his roof cleaning the gutters, he falls and is seriously injured. He is rushed to the hospital, but dies on the operating table	<b>Without Term Life Coverage</b> Since John did not have coverage, there are no benefits available to help pay for his funeral expenses <b>Benefits paid: \$0</b>

\*The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

## meeting your needs

Our term life coverage helps offer peace of mind during life-changing events such as the death of a wage earner.

- Choose a coverage amount that is the greater of \$10,000 or an amount purchased by \$2.00 per week (minus any riders selected).
- Only Individual coverage is available for the term life policy; however, spouse and child(ren) can be covered through the addition of riders
- Affordable rates are conveniently payroll deducted
- 24-hour coverage that pays in addition to any benefit already provided by your employer or other life coverage
- Portable coverage
- Tax-free death benefit paid directly to your designated beneficiary\*\*
- Conversion available before age 65

\*\*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.

## your benefit coverage

What if your life or the life of your loved one was cut short by an unexpected death or terminal illness during the next 20 years, how would you or your spouse and children survive financially?

Would you be able to afford your mortgage? If you have children would they require child care and/or money to pay for their daily living expenses such as, food, clothing, tuition and college education? And if they play sports there would be additional expenses.

The thought of losing a loved one is something you may not want to consider. As you can see above, the final expenses and daily bills that would continue would only add to the stress of losing a loved one. Our coverage may be used to help you: pay off a mortgage or debts, provide for childcare or educational expenses, or replace income to continue the same standard of living.

Term life coverage can help add additional support to your financial wellbeing by offering additional coverage in 20 year increments, and it can automatically renew every 20 years until you reach age 70. Best of all, it is very affordable. In fact, it is more affordable than traditional life coverage and can easily be converted to a permanent life policy with no tests to take or questions to answer.

**Term Life Insurance Benefit** - Pays a cash benefit when you die before attained age 70.

**Issue ages: 18 to 65**

You visit your  
doctor



The doctor  
runs tests



You are diagnosed  
with a terminal illness



Cash benefit paid  
As an advance of the  
policy death benefit<sup>1</sup>

<sup>1</sup>Coverage must include the Accelerated Death Benefit for Terminal Illness Rider and rider requirements must be met.

## get more out of term life

Additional rider benefits can be included to help create a life-events plan.<sup>2</sup>

**Accelerated Death Benefit for Terminal Illness** - Pays a death benefit advance (up to 75% to a maximum of \$100,000) if you are diagnosed as terminally ill (less than 12 months to live).

Issue ages: 18 to 65

**Spouse Decreasing Benefit Term** - Pays a death benefit if the insured spouse dies before age 70.

Issue ages: 18 to 60 (insured spouse's age)

**Children's Term** - Pays a death benefit for a covered child who dies between the ages of 24 hours and 25 years old. Coverage terminates at the earliest of each child's 25th birthday, or the insured's attained age 70, or the date the policy terminates.

Issue ages: 18 to 65 (your age)

### POLICY SPECIFICATIONS

**Renewals** - Each term period is for 20 years, or ending at age 70, if earlier. You may renew your policy at the end of your term prior to age 70 and at the premium for your current age. No evidence of insurability is required to renew.

**Premium Guarantee** - Your premium at issue is guaranteed for the first 5 policy years. After that we can increase or decrease your premium, but not more than the maximums shown in the policy.

**Conversion** - You may convert this coverage before age 65 to any nonterm life coverage we offer at the time without any questions to answer or tests to take.

### BENEFIT STATE VARIATIONS

**Illinois (change affects page 3)** - In the Accelerated Death Benefit for Terminal Illness description, the definition of "Terminally III" is when the insured is expected to die within 24 months.

**Maryland (change affects page 3)** - The Children's Term rider (TCTR3) is replaced with Children's Term rider (CTR2MD), and the ages are replaced with: between the ages of 15 days and 25 years old.

**New Hampshire (change affects page 3)** - The Spouse Decreasing Benefit Term rider description is replaced with: Pays a death benefit if the insured spouse/civil union partner dies before age 70.

**Pennsylvania (changes affect page 3)** - The Children's Term rider (TCTR3) is replaced with Children's Term rider (CTR2PA), and the ages are replaced with: between the ages of 15 days and 25 years old. The Accelerated Death Benefit for Terminal Illness rider is not available.

**Puerto Rico (change affects page 3)** - The Children's Term rider (TCTR3) is replaced with Children's Term rider (CTR2), and the ages are replaced with: between the ages of 15 days and 25 years old.

**Washington (changes affect pages 2 and 3)** - The policy coverage amount minimum is \$25,000. In the Accelerated Death Benefit for Terminal Illness description, the definition of "Terminally III" is when the insured is expected to die within 24 months.

**West Virginia (change affects page 2)** - The policy coverage amount minimum is \$25,000.

<sup>2</sup>The policy and riders have exclusions and limitations, and may not be available in all states.

**This material is valid as long as information remains current, but in no event later than April 15, 2016.** Benefits are provided by Term Life insurance policy form P2ORCT, or state variations thereof. Rider benefits provided by the following forms or state variations thereof: Accelerated Death Benefit for Terminal Illness TLBR1 or LBR; Spouse Decreasing Benefit Term TSTR2 or STR; and Children's Term TCTR3 or CTR2.

This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For costs and complete details, including exclusions and limitations, contact your Insurance Agent, or call Allstate Benefits at: **1-800-521-3535** or, go to [allstatebenefits.com](http://allstatebenefits.com). Underwritten by American Heritage Life Insurance Company.

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This brochure is for use in: All states except GU and NY.



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