

Allstate

Whole Life with Accelerated Death Benefit for Long-Term Care from Allstate Benefits can help give your family financial peace of mind in the event of your passing or if you require long term care services. When faced with life's greatest challenge, a benefit payment to your beneficiaries can help ease the worry of final expenses, mortgage payments and daily living costs. Your coverage can even build cash value over time that you may borrow against if the need arises. Give your family one last gift of love with Whole Life Insurance, for a life well-protected.

You have the special opportunity during this enrollment period only to elect life insurance with a guaranteed rate lock for the life of your coverage. This means that the younger you are when you enroll, the lower your rates will be for the life of your coverage, and your rates will never increase.

To view your personalized rate, speak with a benefit counselor during enrollment, or log in to Benefitfocus to view your costs directly in the system.

With Whole Life with Long-Term Care from Allstate Benefits:

- Coverage is available for you and your spouse up to age 70
- There are no spending restrictions
- The death benefit can pass to your beneficiaries free of state or federal estate taxes, with planning (consult with your tax advisor for specific information)
- Additional coverage is available for your spouse and children
- Affordable premiums are conveniently deducted from your paycheck
- You may be able to take the coverage with you if you change jobs or retire (refer to your certificate for details)

Whole Life Insurance with Long-Term Care Example



1. John enrolls in **\$40,000** of Group Whole Life Insurance with the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider during his employer's open enrollment.



2. John is certified chronically ill and receives long-term care services at home.



3. John files a claim. His Group Whole Life coverage, which is provided at 6% Death Benefit option, begins sending him **\$2,400** each month for up to 34 months.



4. John reduces the overall impact to his nest egg.