

Underwritten by:  
**AMERICAN  
HERITAGE LIFE  
INSURANCE  
COMPANY†**

# Whole Life Insurance

Provides a cash benefit directly to your beneficiary

## THINK ABOUT THIS



**Reasons for purchasing life coverage include:** replace income, final expenses, wealth transfer and mortgage payoff<sup>1</sup>



**42%** of families would face financial hardship within six months, and **25%** would suffer financially within a month<sup>1</sup>



Over half of U.S. households rely on dual incomes (**54%**),<sup>2</sup> and, for many, losing one income could be devastating to household finances

With an unexpected death — you don't want to leave behind financial obligations. Whole Life Insurance from Allstate Benefits can help your family realize the goals and dreams you shared together, and builds cash value you can draw on while still alive.

### Here's How It Works

- Select the coverage that's right for you and your family\*
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit is direct deposited or a check is mailed and can be used however they wish

### Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics.



**Practical benefits  
for everyday living.\***

### Meeting Your Needs

- Fully-guaranteed death benefit (premiums payable to age 95)
- If you live to age 121, a lump-sum maturity benefit is paid
- Child(ren) may be covered\*\*
- Affordable premiums

<sup>†</sup>Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. <sup>1</sup>2021 Insurance Barometer Report, LIMRA. <sup>2</sup>U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, *ibid*. \*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.

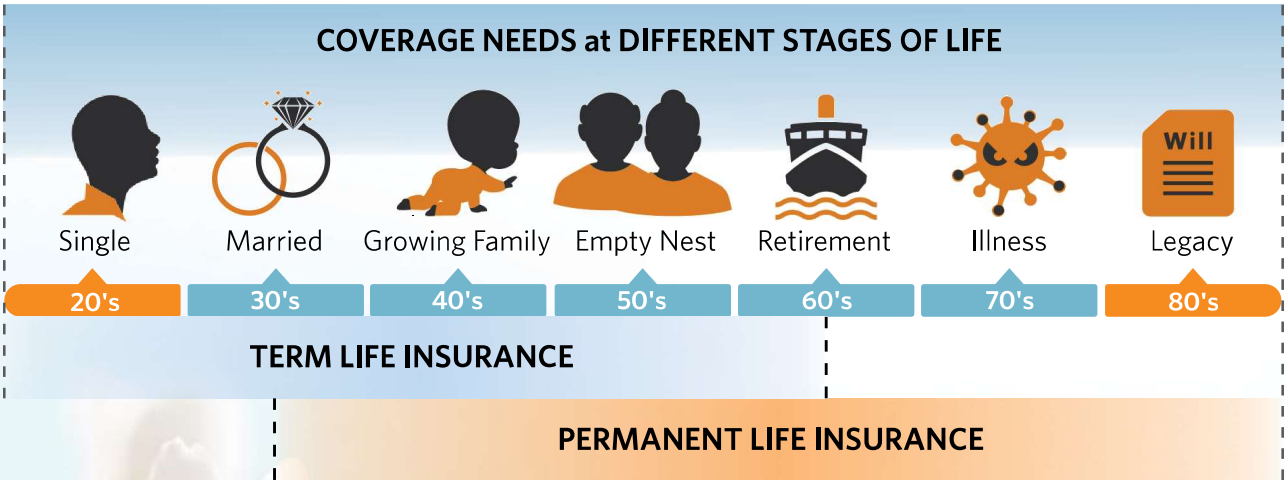
\*\*Coverage for child(ren) may be limited to a percentage of the employee's face amount in some states.



There are moments in life that cause us to think about how our loved ones would make ends meet, if we died unexpectedly and their financial support was reduced.

## Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



## Here are some of the ways the cash benefits can be used

**Finances**

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted

**Home**

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs

**Expenses**

Can help pay your family's living expenses such as bills, electricity, and gas

The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1)\*, and Accelerated Death Benefit for Terminal Illness or Condition**

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
18	\$5.16	\$3,517	\$10.34	\$7,034	\$15.50	\$10,551	\$20.66	\$14,068	\$25.84	\$17,585	\$38.76	\$26,378	\$51.66	\$35,170	18
19	4.75	3,498	9.50	6,997	14.25	10,495	19.00	13,993	23.75	17,492	35.63	26,237	47.50	34,983	19
20	4.88	3,479	9.77	6,957	14.65	10,436	19.53	13,914	24.42	17,393	36.63	26,090	48.83	34,786	20
21	5.05	3,458	10.10	6,916	15.15	10,374	20.20	13,832	25.25	17,290	37.88	25,935	50.50	34,580	21
22	5.26	3,436	10.51	6,873	15.78	10,309	21.04	13,745	26.29	17,182	39.44	25,772	52.59	34,363	22
23	5.48	3,413	10.95	6,827	16.43	10,240	21.90	13,653	27.38	17,067	41.06	25,600	54.75	34,133	23
24	5.74	3,389	11.47	6,778	17.21	10,168	22.93	13,557	28.67	16,946	43.00	25,419	57.33	33,892	24
25	6.01	3,364	12.02	6,727	18.03	10,091	24.03	13,455	30.05	16,819	45.07	25,228	60.08	33,637	25
26	6.28	3,337	12.57	6,674	18.85	10,011	25.13	13,348	31.42	16,685	47.13	25,027	62.83	33,369	26
27	6.56	3,308	13.14	6,617	19.70	9,925	26.26	13,234	32.84	16,542	49.25	24,813	65.66	33,084	27
28	6.85	3,278	13.70	6,557	20.55	9,835	27.40	13,114	34.25	16,392	51.38	24,588	68.50	32,784	28
29	7.18	3,247	14.35	6,494	21.53	9,741	28.70	12,988	35.87	16,235	53.81	24,352	71.75	32,469	29
30	7.52	3,214	15.05	6,427	22.58	9,641	30.10	12,855	37.63	16,069	56.44	24,103	75.25	32,137	30
31	7.89	3,179	15.78	6,357	23.68	9,536	31.57	12,715	39.46	15,894	59.19	23,840	78.92	31,787	31
32	8.31	3,142	16.60	6,284	24.91	9,426	33.20	12,568	41.51	15,710	62.25	23,564	83.00	31,419	32
33	8.77	3,103	17.53	6,207	26.30	9,310	35.07	12,414	43.83	15,517	65.76	23,276	87.67	31,034	33
34	9.45	3,063	18.90	6,126	28.35	9,189	37.80	12,252	47.25	15,316	70.88	22,973	94.50	30,631	34
35	10.14	3,021	20.26	6,042	30.40	9,064	40.54	12,085	50.66	15,106	76.01	22,659	101.34	30,212	35
36	10.51	2,978	21.02	5,955	31.53	8,933	42.03	11,910	52.54	14,888	78.82	22,332	105.08	29,776	36
37	10.88	2,932	21.76	5,864	32.66	8,797	43.54	11,729	54.42	14,661	81.63	21,992	108.84	29,322	37
38	11.49	2,885	22.99	5,769	34.48	8,654	45.96	11,539	57.46	14,424	86.19	21,635	114.91	28,847	38
39	12.10	2,835	24.18	5,670	36.28	8,505	48.37	11,340	60.46	14,175	90.69	21,263	120.92	28,350	39
40	12.73	2,782	25.45	5,565	38.18	8,347	50.90	11,130	63.63	13,912	95.44	20,868	127.25	27,824	40
41	13.42	2,727	26.83	5,454	40.26	8,180	53.67	10,907	67.09	13,634	100.62	20,451	134.17	27,268	41
42	14.24	2,668	28.49	5,336	42.73	8,004	56.96	10,672	71.21	13,340	106.81	20,009	142.41	26,679	42
43	15.11	2,605	30.22	5,211	45.33	7,816	60.43	10,422	75.55	13,027	113.32	19,541	151.08	26,054	43
44	16.02	2,539	32.03	5,078	48.06	7,617	64.07	10,156	80.09	12,695	120.12	19,042	160.17	25,389	44
45	16.86	2,468	33.72	4,936	50.58	7,405	67.43	9,873	84.29	12,341	126.44	18,512	168.58	24,682	45
46	17.89	2,393	35.79	4,786	53.68	7,179	71.56	9,572	89.46	11,966	134.19	17,948	178.91	23,931	46
47	19.05	2,313	38.10	4,626	57.15	6,940	76.20	9,253	95.25	11,566	142.88	17,349	190.50	23,132	47
48	20.30	2,228	40.60	4,456	60.90	6,685	81.20	8,913	101.50	11,141	152.26	16,712	203.00	22,282	48
49	21.59	2,138	43.18	4,276	64.78	6,414	86.37	8,552	107.96	10,690	161.94	16,034	215.92	21,379	49
50	22.97	2,042	45.93	4,084	68.90	6,125	91.87	8,167	114.83	10,209	172.25	15,314	229.67	20,418	50

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**EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.  
**Pre-existing Condition Limitation** - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1) rider may contain a pre-existing condition limitation.  
**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.  
Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2024. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

\* Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).



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**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1)†, and Accelerated Death Benefit for Terminal Illness or Condition**

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$24.44	\$1,940	\$48.87	\$3,879	\$73.31	\$5,819	\$97.73	\$7,759	\$122.17	\$9,699	\$183.25	\$14,548	\$244.33	\$19,397	51
52	26.29	1,831	52.57	3,663	78.86	5,494	105.13	7,325	131.42	9,157	197.13	13,735	262.83	18,313	52
53	28.16	1,716	56.32	3,433	84.48	5,149	112.63	6,866	140.79	8,582	211.19	12,873	281.58	17,164	53
54	30.11	1,594	60.21	3,189	90.33	4,783	120.44	6,378	150.54	7,972	225.82	11,958	301.09	15,944	54
55	32.46	1,465	64.92	2,930	97.38	4,395	129.83	5,860	162.29	7,326	243.44	10,988	324.58	14,651	55
56	34.96	1,538	69.91	3,075	104.88	4,613	139.84	6,150	174.79	7,688	262.19	11,532	349.59	15,376	56
57	37.52	1,614	75.03	3,228	112.55	4,842	150.07	6,456	187.58	8,070	281.38	12,104	375.17	16,139	57
58	40.35	1,694	80.70	3,388	121.06	5,082	161.40	6,776	201.75	8,470	302.62	12,705	403.50	16,940	58
59	43.09	1,778	86.19	3,557	129.28	5,335	172.36	7,113	215.46	8,892	323.19	13,337	430.91	17,783	59
60	46.00	1,867	92.00	3,733	138.00	5,600	184.00	7,467	230.00	9,334	345.00	14,000	460.00	18,667	60
61	49.76	1,959	99.52	3,919	149.28	5,878	199.03	7,837	248.80	9,797	373.19	14,695	497.58	19,593	61
62	53.10	2,056	106.20	4,113	159.30	6,169	212.40	8,225	265.50	10,282	398.26	15,422	531.00	20,563	62
63	58.18	2,158	116.37	4,315	174.55	6,473	232.73	8,630	290.92	10,788	436.38	16,181	581.83	21,575	63
64	58.77	2,263	117.53	4,526	176.30	6,789	235.07	9,052	293.83	11,315	440.76	16,972	587.67	22,629	64
65	59.93	2,372	119.86	4,744	179.81	7,117	239.74	9,489	299.67	11,861	449.50	17,792	599.34	23,722	65
66	69.35	2,486	138.70	4,971	208.06	7,457	277.40	9,942	346.75	12,428	520.13	18,641	693.50	24,855	66
67	74.85	2,603	149.68	5,205	224.53	7,808	299.37	10,411	374.21	13,014	561.31	19,520	748.42	26,027	67
68	85.37	2,724	170.75	5,447	256.13	8,171	341.50	10,894	426.88	13,618	640.32	20,426	853.75	27,235	68
69	88.22	2,848	176.45	5,695	264.68	8,543	352.90	11,390	441.13	14,238	661.69	21,356	882.25	28,475	69
70	95.00	2,974	190.00	5,947	285.01	8,921	380.00	11,895	475.00	14,869	712.50	22,303	950.00	29,737	70

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**EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

**Pre-existing Condition Limitation** - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1) rider may contain a pre-existing condition limitation.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

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This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.



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**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWLTCR, GWLTCR1)\*, and Accelerated Death Benefit for Terminal Illness or Condition**

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$75,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.												
19	\$7.86	\$4,397	\$15.72	\$8,794	\$23.58	\$13,192	\$31.43	\$17,589	\$39.30	\$21,986	\$58.94	\$32,979	19
20	7.91	4,373	15.82	8,745	23.73	13,118	31.63	17,491	39.55	21,864	59.32	32,795	20
21	8.27	4,347	16.55	8,694	24.83	13,041	33.10	17,388	41.38	21,735	62.07	32,602	21
22	8.66	4,320	17.31	8,640	25.98	12,959	34.64	17,279	43.29	21,599	64.94	32,399	22
23	9.06	4,291	18.12	8,582	27.18	12,873	36.23	17,164	45.29	21,456	67.94	32,183	23
24	9.47	4,261	18.94	8,522	28.41	12,783	37.86	17,044	47.33	21,306	71.00	31,958	24
25	9.95	4,230	19.88	8,459	29.83	12,689	39.77	16,918	49.71	21,148	74.57	31,721	25
26	10.37	4,196	20.75	8,392	31.13	12,589	41.50	16,785	51.88	20,981	77.81	31,472	26
27	10.82	4,161	21.65	8,322	32.48	12,483	43.30	16,644	54.13	20,805	81.19	31,208	27
28	11.31	4,124	22.62	8,247	33.93	12,371	45.23	16,495	56.54	20,619	84.82	30,928	28
29	11.78	4,084	23.55	8,169	35.33	12,253	47.10	16,337	58.87	20,422	88.31	30,632	29
30	12.19	4,043	24.39	8,085	36.58	12,128	48.76	16,170	60.96	20,213	91.44	30,320	30
31	12.78	3,999	25.57	7,997	38.35	11,996	51.13	15,994	63.92	19,993	95.88	29,990	31
32	13.42	3,952	26.83	7,904	40.26	11,857	53.67	15,809	67.09	19,761	100.63	29,642	32
33	14.11	3,903	28.22	7,806	42.33	11,709	56.43	15,612	70.54	19,516	105.82	29,273	33
34	14.85	3,852	29.70	7,703	44.55	11,555	59.40	15,407	74.25	19,259	111.38	28,888	34
35	15.55	3,798	31.08	7,596	46.63	11,394	62.17	15,192	77.71	18,990	116.57	28,484	35
36	16.28	3,741	32.55	7,483	48.83	11,224	65.10	14,965	81.38	18,707	122.07	28,060	36
37	17.18	3,682	34.36	7,364	51.56	11,046	68.74	14,728	85.92	18,411	128.88	27,616	37
38	18.14	3,620	36.29	7,240	54.43	10,861	72.56	14,481	90.71	18,101	136.06	27,152	38
39	19.10	3,555	38.18	7,110	57.28	10,666	76.37	14,221	95.46	17,776	143.19	26,664	39
40	19.98	3,487	39.95	6,974	59.93	10,460	79.90	13,947	99.88	17,434	149.82	26,151	40
41	21.14	3,415	42.27	6,829	63.41	10,244	84.53	13,659	105.67	17,074	158.50	25,610	41
42	22.35	3,339	44.70	6,677	67.05	10,016	89.40	13,354	111.75	16,693	167.63	25,039	42
43	23.61	3,258	47.24	6,515	70.85	9,773	94.46	13,031	118.09	16,289	177.13	24,433	43
44	24.97	3,172	49.93	6,344	74.91	9,516	99.87	12,688	124.84	15,860	187.25	23,790	44
45	26.24	3,081	52.48	6,161	78.73	9,242	104.97	12,323	131.21	15,404	196.81	23,105	45
46	27.65	2,984	55.30	5,967	82.96	8,951	110.60	11,935	138.25	14,919	207.38	22,378	46
47	29.24	2,881	58.49	5,762	87.73	8,642	116.96	11,523	146.21	14,404	219.31	21,606	47
48	30.95	2,772	61.88	5,543	92.83	8,315	123.77	11,086	154.71	13,858	232.07	20,787	48
49	32.67	2,656	65.33	5,311	98.00	7,967	130.67	10,623	163.33	13,279	245.00	19,918	49
50	34.53	2,533	69.05	5,065	103.58	7,598	138.10	10,130	172.63	12,663	258.94	18,994	50

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**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2024. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWLTCR, GWLTCR1).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

\* Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWLTCR, GWLTCR1).



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**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**  
**Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1)\*, and Accelerated Death Benefit for Terminal Illness or Condition**

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$75,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
51	\$36.64	\$2,401	\$73.29	\$4,803	\$109.93	\$7,204	\$146.56	\$9,606	\$183.21	\$12,007	\$274.81	\$18,011	51
52	38.87	2,262	77.73	4,524	116.61	6,786	155.47	9,048	194.34	11,311	291.50	16,966	52
53	41.22	2,114	82.43	4,227	123.65	6,341	164.87	8,455	206.08	10,569	309.13	15,853	53
54	43.71	1,956	87.41	3,912	131.13	5,867	174.84	7,823	218.54	9,779	327.82	14,669	54
55	46.19	1,788	92.38	3,575	138.58	5,363	184.77	7,150	230.96	8,938	346.44	13,406	55
56	49.26	1,843	98.51	3,686	147.78	5,528	197.04	7,371	246.29	9,214	369.44	13,821	56
57	52.29	1,898	104.58	3,795	156.88	5,693	209.17	7,590	261.46	9,488	392.19	14,232	57
58	55.57	1,953	111.15	3,905	166.73	5,858	222.30	7,811	277.88	9,764	416.81	14,645	58
59	58.76	2,008	117.52	4,017	176.28	6,025	235.03	8,034	293.79	10,042	440.69	15,063	59
60	61.78	2,065	123.55	4,130	185.33	6,196	247.10	8,261	308.88	10,326	463.31	15,489	60
61	65.36	2,123	130.70	4,245	196.06	6,368	261.40	8,491	326.76	10,614	490.13	15,920	61
62	69.71	2,182	139.44	4,364	209.15	6,546	278.86	8,728	348.59	10,910	522.88	16,365	62
63	74.04	2,244	148.08	4,488	222.13	6,732	296.17	8,976	370.21	11,220	555.32	16,830	63
64	78.69	2,315	157.38	4,631	236.08	6,946	314.77	9,261	393.46	11,577	590.19	17,365	64
65	83.05	2,405	166.10	4,811	249.16	7,216	332.20	9,621	415.25	12,027	622.87	18,040	65
66	86.87	2,501	173.73	5,002	260.61	7,502	347.47	10,003	434.34	12,504	651.50	18,756	66
67	93.10	2,603	186.18	5,206	279.28	7,809	372.37	10,412	465.46	13,015	698.19	19,523	67
68	100.39	2,713	200.78	5,425	301.18	8,138	401.57	10,851	501.96	13,564	752.94	20,345	68
69	107.78	2,831	215.57	5,662	323.35	8,493	431.13	11,324	538.92	14,156	808.38	21,233	69
70	115.31	2,957	230.62	5,914	345.93	8,871	461.23	11,828	576.54	14,785	864.81	22,178	70

This rate insert is for use with materials for accounts situated in New Jersey, and is not to be used on its own.  
<sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.  
**EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.  
**Pre-existing Condition Limitation** - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1) rider may contain a pre-existing condition limitation.  
**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.  
Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

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This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.



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\* Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).

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## Prepare for the future today

Review and check some or all that apply.

- ☐ You're the primary wage earner and your family would have trouble living comfortably without your income
- ☐ You have regular debts, like mortgage, car payment or credit cards
- ☐ You have children under 18
- ☐ You want permanent, fully guaranteed coverage
- ☐ You'd like to offer a tax-free death benefit to your beneficiary

## Here's how Group Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

### Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available. Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.

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.

## Benefits

### GROUP WHOLE LIFE INSURANCE PROVIDES EITHER:

**Death Benefit** - pays a lump-sum cash benefit when the insured dies

**Maturity Benefit** - pays a lump-sum cash benefit if the insured is still living at age 121

### OPTIONAL/ADDITIONAL RIDER BENEFITS

**Accelerated Death Benefit for Terminal Illness or Condition** - an advance of the death benefit, up to 75% of the certificate face amount, when certified terminally ill. Premiums are waived after payment of benefit

**Children's Term** - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate certificate. Subject to state limits on dependent life coverage

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits** - a monthly advance of 6% of the death benefit for up to 17 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value to the pre-acceleration amounts. Premiums are waived for the months when the benefit is payable

The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.



## Practical benefits for everyday living.®

We can help give you and your family financial peace of mind. **Are you in good hands?®**

### We are the Good Hands® people

We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily - and get benefits deposited directly into your bank account (authorization required).

## CERTIFICATE SPECIFICATIONS

### **Pre-Existing Condition Limitation**

#### **Accelerated Death Benefit for Long Term Care with Restoration of Benefits Rider -**

Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition for which medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

### **Exclusions**

#### **Accelerated Death Benefit for Long Term Care with Restoration of Benefits Rider -**

Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a riot or insurrection or attempt or commission of a felony, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or co-insurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law, provided by a family member, and for which no charge is normally made in the absence of insurance; received outside the United States or its territories.

#### **Suicide Exclusion for Children's Term Rider -**

If no other insured children are covered under the rider we will return the premiums paid; if other children are covered under the rider, the rider will remain in force and there will be no return of premium.

This brochure is for use in enrollments situated in NJ. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than August 25, 2026.

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Children's Term (GWPCT); Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWPLTCR, GWPLTCR1).

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