

term life insurance

Cash benefits to help your loved ones after loss.



You can't always be there for the people you love, but you can protect them. With Term Life Insurance from Allstate Health Solutions, your loved ones receive a direct cash benefit should you pass away. And that cash can be used where it's needed most, such as paying off a mortgage or a college tuition.

Benefits

- Total cash benefit is paid to your beneficiary. They can use it any way they see fit.

Requirements

- Complete a health history questionnaire, with no medical exam required.¹
- Plans issued for ages 18–64.

¹ Product is medically underwritten.

² Unless death or expiration on the policy benefit schedule is met.

³ No dependent coverage or child-only policies.

Your choice of benefit level	
\$20,000	\$25,000
\$30,000	\$50,000
\$75,000	\$100,000

Plan details

- Rates are guaranteed for five years.
- Policy auto renews through age 85.²
- Primary and spouse coverage only.³

Allstate
HEALTH SOLUTIONS

limitations and exclusions

Charges not covered by this policy

We will not pay benefits for loss caused by any of the following:

- As a result of war or an act of war while the Covered Person is serving in any civilian non-combatant unit serving with the U.S. military, provided such death occurs while serving in such units or within six months after termination of service in such units, whichever is earlier.
- As a result of the special hazards incident to service in any civilian non-combatant unit serving with the U.S. military, if the cause of death occurs while the Covered Person is serving in such units and is outside the home area, provided such death occurs outside the home area or within six months after the Covered Person's return to the home area while serving in such units or within six months after the termination of service in such units, whichever is earlier.
- As a result of war or an act of war, within two years from the Effective Date of coverage, while the Covered Person is not serving in the U.S. military, if the cause of death occurs while the Covered Person is outside the home area, provided such death occurs outside the home area or within six months after the Covered Person's return to the home area.
- As a result of air travel, in any sort of vehicle, except as a fare-paying passenger traveling on a regularly scheduled flight by an airline, the death benefit will be limited to the amount of premium paid for the Covered Person and no accidental death benefit will be payable.
- Suicide within the first two years of a Covered Person's Effective Date under this Policy or the date of reinstatement with respect to a Covered Person.
- For the purposes of this section, "home area" means the 50 states of the United States and its territories, the District of Columbia and Canada. "War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international

organization. "Act of war" means any act peculiar to military, naval or air operations in time of war.

- In the event of death by any of these excluded acts, benefits will be limited to the premium paid for coverage on the Covered Person.
- Term Life coverage is renewable to the earlier of the death of the Policyholder, or the first renewal after your 85th birthday, provided there is compliance with plan provisions, including dependent eligibility requirements. The policy includes an initial five year rate guarantee and Allstate Health Solutions has the right to change premium rates upon providing appropriate notice.

Termination

This policy may be cancelled on the due date of any premium by written request of the Owner. To do this, the signed request must be sent to Us within 31 days of that date.

Dependent life insurance coverage terminates on the earliest of the date as determined in accordance with:

- The Expiration Date of the Policy; or
- The date the Policyholder's life insurance coverage ceases; or
- The Policyholder's date of death; or
- Upon nonpayment of the premium for this Rider; or
- The date of renewal occurring on or after the Covered Person's 85th birthday.

If this policy terminates due to the death of the Policyholder, We will return the unearned portion of any premium paid.

Summary of benefits

This is a brief description of your coverage. Policies have exceptions and limitations that may limit coverage. For a complete description of benefits, exceptions and limitations, please read your Outline of Coverage and your policy. The premium rate may vary between plans. Coverage ceases upon termination of the policy.

Products or services offered under the Term Life program are not insurance and are subject to change.

For more information, please contact the company at www.allstatehealth.com.

Allstate Health Solutions is a marketing name for products underwritten by National Health Insurance Company.

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For use in: CO

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