

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 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
- Children may be covered\*\*
- Affordable premiums

<sup>1</sup>Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. <sup>2</sup>2021 Insurance Barometer Report, LIMRA. <sup>3</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.

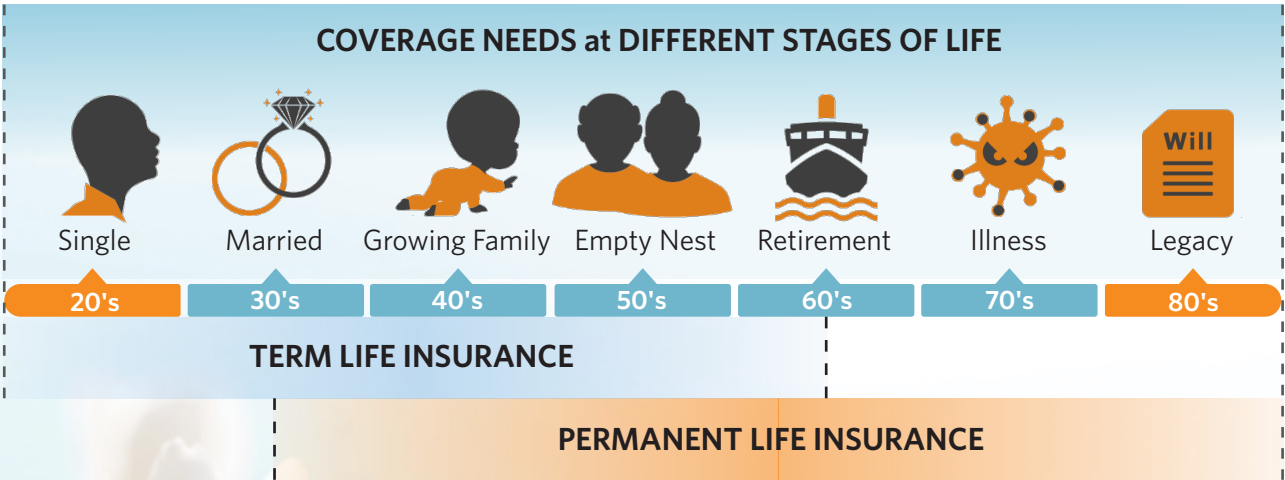
\*\*Coverage may be limited to a percentage of the employee's face amount in some states.



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)<sup>†</sup>, 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		\$25,000		\$40,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
18	\$2.38	\$3,517	\$4.78	\$7,034	\$5.98	\$8,793	\$9.54	\$14,068	\$11.94	\$17,585	\$17.90	\$26,378	\$23.86	\$35,170	18
19	2.20	3,498	4.40	6,997	5.50	8,746	8.78	13,993	10.96	17,492	16.46	26,237	21.94	34,983	19
20	2.26	3,479	4.52	6,957	5.64	8,697	9.02	13,914	11.28	17,393	16.92	26,090	22.54	34,786	20
21	2.34	3,458	4.66	6,916	5.84	8,645	9.34	13,832	11.66	17,290	17.50	25,935	23.32	34,580	21
22	2.44	3,436	4.86	6,873	6.08	8,591	9.72	13,745	12.14	17,182	18.22	25,772	24.28	34,363	22
23	2.54	3,413	5.06	6,827	6.32	8,533	10.12	13,653	12.64	17,067	18.96	25,600	25.28	34,133	23
24	2.66	3,389	5.30	6,778	6.62	8,473	10.60	13,557	13.24	16,946	19.86	25,419	26.46	33,892	24
25	2.78	3,364	5.56	6,727	6.94	8,409	11.10	13,455	13.88	16,819	20.80	25,228	27.74	33,637	25
26	2.90	3,337	5.80	6,674	7.26	8,342	11.60	13,348	14.50	16,685	21.76	25,027	29.00	33,369	26
27	3.04	3,308	6.08	6,617	7.58	8,271	12.12	13,234	15.16	16,542	22.74	24,813	30.32	33,084	27
28	3.16	3,278	6.34	6,557	7.92	8,196	12.66	13,114	15.82	16,392	23.72	24,588	31.62	32,784	28
29	3.32	3,247	6.64	6,494	8.28	8,117	13.26	12,988	16.56	16,235	24.84	24,352	33.12	32,469	29
30	3.48	3,214	6.96	6,427	8.68	8,034	13.90	12,855	17.38	16,069	26.06	24,103	34.74	32,137	30
31	3.64	3,179	7.30	6,357	9.12	7,947	14.58	12,715	18.22	15,894	27.32	23,840	36.44	31,787	31
32	3.84	3,142	7.66	6,284	9.58	7,855	15.34	12,568	19.16	15,710	28.74	23,564	38.32	31,419	32
33	4.06	3,103	8.10	6,207	10.12	7,759	16.20	12,414	20.24	15,517	30.36	23,276	40.48	31,034	33
34	4.36	3,063	8.74	6,126	10.92	7,658	17.46	12,252	21.82	15,316	32.72	22,973	43.62	30,631	34
35	4.68	3,021	9.36	6,042	11.70	7,553	18.72	12,085	23.38	15,106	35.08	22,659	46.78	30,212	35
36	4.86	2,978	9.70	5,955	12.14	7,444	19.40	11,910	24.26	14,888	36.38	22,332	48.50	29,776	36
37	5.02	2,932	10.06	5,864	12.56	7,331	20.10	11,729	25.12	14,661	37.68	21,992	50.24	29,322	37
38	5.32	2,885	10.62	5,769	13.26	7,212	21.22	11,539	26.52	14,424	39.78	21,635	53.04	28,847	38
39	5.60	2,835	11.16	5,670	13.96	7,088	22.34	11,340	27.92	14,175	41.86	21,263	55.82	28,350	39
40	5.88	2,782	11.76	5,565	14.68	6,956	23.50	11,130	29.38	13,912	44.06	20,868	58.74	27,824	40
41	6.20	2,727	12.40	5,454	15.48	6,817	24.78	10,907	30.98	13,634	46.44	20,451	61.94	27,268	41
42	6.58	2,668	13.16	5,336	16.44	6,670	26.30	10,672	32.88	13,340	49.30	20,009	65.74	26,679	42
43	6.98	2,605	13.96	5,211	17.44	6,514	27.90	10,422	34.88	13,027	52.30	19,541	69.74	26,054	43
44	7.40	2,539	14.80	5,078	18.48	6,347	29.58	10,156	36.98	12,695	55.44	19,042	73.94	25,389	44
45	7.78	2,468	15.58	4,936	19.46	6,171	31.12	9,873	38.92	12,341	58.36	18,512	77.82	24,682	45
46	8.26	2,393	16.52	4,786	20.66	5,983	33.04	9,572	41.30	11,966	61.94	17,948	82.58	23,931	46
47	8.80	2,313	17.60	4,626	21.98	5,783	35.18	9,253	43.96	11,566	65.96	17,349	87.94	23,132	47
48	9.38	2,228	18.74	4,456	23.44	5,571	37.48	8,913	46.86	11,141	70.28	16,712	93.70	22,282	48
49	9.98	2,138	19.94	4,276	24.92	5,345	39.88	8,552	49.84	10,690	74.74	16,034	99.66	21,379	49
50	10.60	2,042	21.20	4,084	26.50	5,105	42.40	8,167	53.00	10,209	79.50	15,314	106.00	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. BIWEEKLY means 26 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.

The Children's Term (GWCT)<sup>‡</sup> rider may be added to the Employee/Member's certificate for an additional premium. The additional biweekly premium for \$10,000 is

\$2.10. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in NJ.

<sup>†</sup> Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).

<sup>‡</sup> Issue Ages 18-65 Only for Children's Term (GWCT).

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### Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1)<sup>†</sup>, 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		\$25,000		\$40,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Biweekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
51	\$11.28	\$1,940	\$22.56	\$3,879	\$28.20	\$4,849	\$45.12	\$7,759	\$56.40	\$9,699	\$84.58	\$14,548	\$112.78	\$19,397	51
52	12.14	1,831	24.28	3,663	30.34	4,578	48.52	7,325	60.66	9,157	91.00	13,735	121.32	18,313	52
53	13.00	1,716	26.00	3,433	32.50	4,291	52.00	6,866	64.98	8,582	97.48	12,873	129.96	17,164	53
54	13.90	1,594	27.80	3,189	34.74	3,986	55.60	6,378	69.48	7,972	104.24	11,958	138.98	15,944	54
55	14.98	1,465	29.98	2,930	37.46	3,663	59.92	5,860	74.92	7,326	112.36	10,988	149.82	14,651	55
56	16.14	1,538	32.28	3,075	40.34	3,844	64.54	6,150	80.68	7,688	121.02	11,532	161.36	15,376	56
57	17.32	1,614	34.64	3,228	43.30	4,035	69.28	6,456	86.58	8,070	129.88	12,104	173.16	16,139	57
58	18.64	1,694	37.26	3,388	46.56	4,235	74.50	6,776	93.12	8,470	139.68	12,705	186.24	16,940	58
59	19.90	1,778	39.78	3,557	49.72	4,446	79.56	7,113	99.46	8,892	149.18	13,337	198.88	17,783	59
60	21.24	1,867	42.46	3,733	53.08	4,667	84.94	7,467	106.16	9,334	159.24	14,000	212.32	18,667	60
61	22.98	1,959	45.94	3,919	57.42	4,898	91.86	7,837	114.84	9,797	172.24	14,695	229.66	19,593	61
62	24.52	2,056	49.02	4,113	61.28	5,141	98.04	8,225	122.54	10,282	183.82	15,422	245.08	20,563	62
63	26.86	2,158	53.72	4,315	67.14	5,394	107.42	8,630	134.28	10,788	201.42	16,181	268.54	21,575	63
64	27.14	2,263	54.26	4,526	67.82	5,657	108.50	9,052	135.62	11,315	203.44	16,972	271.24	22,629	64
65	27.66	2,372	55.32	4,744	69.16	5,931	110.66	9,489	138.32	11,861	207.46	17,792	276.62	23,722	65
66	32.02	2,486	64.02	4,971	80.02	6,214	128.04	9,942	160.04	12,428	240.06	18,641	320.08	24,855	66
67	34.56	2,603	69.10	5,205	86.36	6,507	138.18	10,411	172.72	13,014	259.08	19,520	345.44	26,027	67
68	39.40	2,724	78.82	5,447	98.52	6,809	157.62	10,894	197.02	13,618	295.54	20,426	394.04	27,235	68
69	40.72	2,848	81.44	5,695	101.80	7,119	162.88	11,390	203.60	14,238	305.40	21,356	407.20	28,475	69
70	43.86	2,974	87.70	5,947	109.62	7,434	175.40	11,895	219.24	14,869	328.86	22,303	438.46	29,737	70

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Issue Age	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.														
19	\$3.64	\$4,397	\$7.26	\$8,794	\$9.08	\$10,993	\$14.52	\$17,589	\$18.14	\$21,986	\$27.22	\$32,979	\$36.28	\$43,972	19
20	3.66	4,373	7.30	8,745	9.14	10,932	14.60	17,491	18.26	21,864	27.38	32,795	36.50	43,727	20
21	3.82	4,347	7.64	8,694	9.56	10,867	15.28	17,388	19.10	21,735	28.66	32,602	38.20	43,469	21
22	4.00	4,320	8.00	8,640	10.00	10,800	16.00	17,279	19.98	21,599	29.98	32,399	39.98	43,198	22
23	4.18	4,291	8.38	8,582	10.46	10,728	16.72	17,164	20.92	21,456	31.36	32,183	41.82	42,911	23
24	4.38	4,261	8.74	8,522	10.94	10,653	17.48	17,044	21.86	21,306	32.78	31,958	43.70	42,611	24
25	4.60	4,230	9.18	8,459	11.48	10,574	18.36	16,918	22.96	21,148	34.42	31,721	45.90	42,295	25
26	4.80	4,196	9.58	8,392	11.98	10,491	19.16	16,785	23.96	20,981	35.92	31,472	47.90	41,962	26
27	5.00	4,161	10.00	8,322	12.50	10,403	20.00	16,644	25.00	20,805	37.48	31,208	49.96	41,610	27
28	5.22	4,124	10.44	8,247	13.06	10,309	20.88	16,495	26.10	20,619	39.16	30,928	52.20	41,237	28
29	5.44	4,084	10.88	8,169	13.60	10,211	21.74	16,337	27.18	20,422	40.76	30,632	54.36	40,843	29
30	5.64	4,043	11.26	8,085	14.08	10,107	22.52	16,170	28.14	20,213	42.22	30,320	56.28	40,426	30
31	5.90	3,999	11.80	7,997	14.76	9,997	23.60	15,994	29.50	19,993	44.26	29,990	59.00	39,986	31
32	6.20	3,952	12.40	7,904	15.48	9,881	24.78	15,809	30.98	19,761	46.46	29,642	61.94	39,522	32
33	6.52	3,903	13.04	7,806	16.30	9,758	26.06	15,612	32.56	19,516	48.84	29,273	65.12	39,031	33
34	6.86	3,852	13.72	7,703	17.14	9,629	27.42	15,407	34.28	19,259	51.42	28,888	68.54	38,517	34
35	7.18	3,798	14.36	7,596	17.94	9,495	28.70	15,192	35.88	18,990	53.80	28,484	71.74	37,979	35
36	7.52	3,741	15.04	7,483	18.78	9,353	30.06	14,965	37.56	18,707	56.34	28,060	75.12	37,413	36
37	7.94	3,682	15.86	7,364	19.84	9,205	31.74	14,728	39.66	18,411	59.50	27,616	79.32	36,821	37
38	8.38	3,620	16.76	7,240	20.94	9,051	33.50	14,481	41.88	18,101	62.80	27,152	83.74	36,202	38
39	8.82	3,555	17.62	7,110	22.04	8,888	35.26	14,221	44.06	17,776	66.10	26,664	88.12	35,552	39
40	9.22	3,487	18.44	6,974	23.06	8,717	36.88	13,947	46.10	17,434	69.16	26,151	92.20	34,868	40
41	9.76	3,415	19.52	6,829	24.40	8,537	39.02	13,659	48.78	17,074	73.16	25,610	97.54	34,147	41
42	10.32	3,339	20.64	6,677	25.80	8,346	41.26	13,354	51.58	16,693	77.38	25,039	103.16	33,385	42
43	10.90	3,258	21.82	6,515	27.26	8,144	43.60	13,031	54.52	16,289	81.76	24,433	109.00	32,577	43
44	11.54	3,172	23.06	6,344	28.82	7,930	46.10	12,688	57.62	15,860	86.44	23,790	115.24	31,720	44
45	12.12	3,081	24.22	6,161	30.28	7,702	48.46	12,323	60.56	15,404	90.84	23,105	121.12	30,807	45
46	12.76	2,984	25.54	5,967	31.92	7,459	51.06	11,935	63.82	14,919	95.72	22,378	127.62	29,837	46
47	13.50	2,881	27.00	5,762	33.74	7,202	53.98	11,523	67.48	14,404	101.22	21,606	134.96	28,808	47
48	14.30	2,772	28.56	5,543	35.70	6,929	57.14	11,086	71.42	13,858	107.12	20,787	142.82	27,716	48
49	15.08	2,656	30.16	5,311	37.70	6,639	60.32	10,623	75.40	13,279	113.08	19,918	150.78	26,557	49
50	15.94	2,533	31.88	5,065	39.84	6,331	63.74	10,130	79.68	12,663	119.52	18,994	159.36	25,325	50

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<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.

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For additional information, you may contact your Allstate Benefits Representative.

The Children's Term (GWCCT)\* rider may be added to the Employee/Member's certificate for an additional premium. The additional biweekly premium for \$10,000 is

\$2.10. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in NJ.

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

† Issue Ages 18-65 Only for Children's Term (GWCCT).

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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)<sup>†</sup>, 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		\$25,000		\$40,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$16.92	\$2,401	\$33.84	\$4,803	\$42.28	\$6,004	\$67.66	\$9,606	\$84.56	\$12,007	\$126.84	\$18,011	\$169.12	\$24,014	51
52	17.94	2,262	35.88	4,524	44.86	5,655	71.76	9,048	89.70	11,311	134.54	16,966	179.40	22,621	52
53	19.04	2,114	38.06	4,227	47.56	5,284	76.10	8,455	95.12	10,569	142.68	15,853	190.24	21,137	53
54	20.18	1,956	40.36	3,912	50.44	4,890	80.70	7,823	100.88	9,779	151.30	14,669	201.74	19,558	54
55	21.32	1,788	42.64	3,575	53.30	4,469	85.28	7,150	106.60	8,938	159.90	13,406	213.20	17,875	55
56	22.74	1,843	45.48	3,686	56.84	4,607	90.94	7,371	113.68	9,214	170.52	13,821	227.36	18,428	56
57	24.14	1,898	48.28	3,795	60.34	4,744	96.54	7,590	120.68	9,488	181.02	14,232	241.36	18,976	57
58	25.66	1,953	51.30	3,905	64.12	4,882	102.60	7,811	128.26	9,764	192.38	14,645	256.50	19,527	58
59	27.12	2,008	54.24	4,017	67.80	5,021	108.48	8,034	135.60	10,042	203.40	15,063	271.20	20,084	59
60	28.52	2,065	57.04	4,130	71.28	5,163	114.06	8,261	142.56	10,326	213.84	15,489	285.12	20,652	60
61	30.18	2,123	60.34	4,245	75.40	5,307	120.66	8,491	150.82	10,614	226.22	15,920	301.62	21,227	61
62	32.18	2,182	64.36	4,364	80.44	5,455	128.72	8,728	160.90	10,910	241.34	16,365	321.78	21,820	62
63	34.18	2,244	68.36	4,488	85.44	5,610	136.70	8,976	170.88	11,220	256.30	16,830	341.74	22,440	63
64	36.32	2,315	72.64	4,631	90.80	5,788	145.28	9,261	181.60	11,577	272.40	17,365	363.20	23,153	64
65	38.34	2,405	76.66	4,811	95.84	6,013	153.34	9,621	191.66	12,027	287.48	18,040	383.32	24,053	65
66	40.10	2,501	80.20	5,002	100.24	6,252	160.38	10,003	200.48	12,504	300.70	18,756	400.94	25,008	66
67	42.98	2,603	85.94	5,206	107.42	6,508	171.88	10,412	214.84	13,015	322.24	19,523	429.66	26,030	67
68	46.34	2,713	92.68	5,425	115.84	6,782	185.34	10,851	231.68	13,564	347.52	20,345	463.36	27,127	68
69	49.76	2,831	99.50	5,662	124.38	7,078	199.00	11,324	248.74	14,156	373.10	21,233	497.46	28,311	69
70	53.22	2,957	106.44	5,914	133.06	7,393	212.88	11,828	266.10	14,785	399.16	22,178	532.20	29,570	70

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<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.

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Please refer to the certificate for details.

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\$2.10. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in NJ.

<sup>†</sup> Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).

<sup>‡</sup> Issue Ages 18-65 Only for Children's Term (GWCCT).



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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. 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.

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.

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