Underwritten by: **American Heritage Life Insurance Company**
Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

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[1]

42% of families would face financial hardship within six months, and **25%** would suffer financially within a month[1]

Over half of U.S. households rely on dual incomes **(54%)**,[2] 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 payable by direct deposit or check 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.

Protecting insureds for over 60 years

Meeting Your Needs

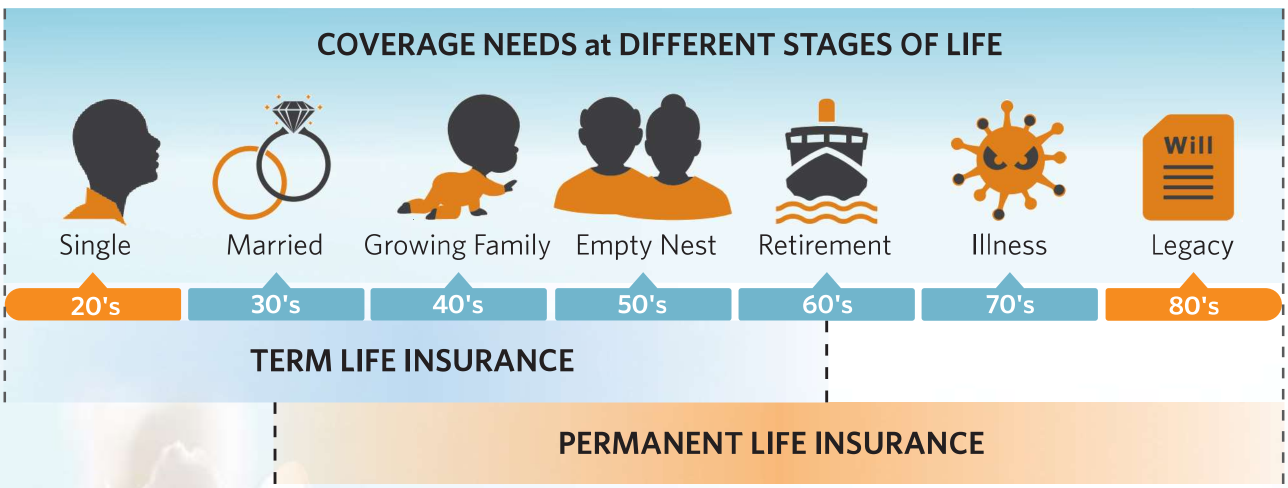
- Fully-guaranteed death benefit (premiums payable to age 95)
- If you live to age 121, a lump-sum maturity benefit is paid
- Spouse and child(ren) may be covered**
- Premiums are affordable and can be conveniently payroll deducted

[†1]2021 Insurance Barometer Report, LIMRA.[2]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 spouse and 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 your 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.

Life Insurance + Long Term Care
with an Accelerated Death Benefit Rider

Did you know that life insurance coverage can help you and your family enjoy greater financial peace of mind? Having life insurance allows you to safeguard your family's future with financial security when they need it most.

We can help provide your loved ones with a financial safety net! Our life insurance products can help you pay for long-term care services, funeral costs, outstanding debts, and other important (and stressful) expenses.

A death can leave your loved ones with significant financial burdens, and many people lack enough life insurance to support their families. Extra coverage add-on options, like the Accelerated Death Benefit for Long Term Care Rider, can help. This rider provides a monthly advance on the death benefit if you or a covered family member is chronically ill and receives qualified long-term care services after a 90-day elimination period. Navigate life's challenges with protection that includes access to long-term care services at all stages of your life.

7 out of 10
people will need long-term care in their lifetimes[1]

The monthly median cost for a nursing home in the U.S. is
$8,669[1] each month | **$104,028** each year

On average, people who require long-term care need services for
2 to 4 years[2]

Total number and percentage of individuals utilizing long-term care services by agency/facility type and age range:

The total number of individuals receiving long-term care services in this example was 6,863,500.

	Home Health Agency (2,977,900*)	Adult Day Services Facility (237,400*)	Nursing Home Facility (1,294,800*)	Hospice Facility (1,534,600*)	Residential Care Facility (818,800*)
Age **85+**	29.3%	14.6%	32.8%	47.0%	49.9%
Age **75-84**	32.5%	24.9%	27.3%	30.2%	30.9%
Age **65-74**	27.9%	23.7%	22.0%	18.0%	13.4%
Age **< 65**	10.3%	36.7%	17.9%	4.8%	5.8%

*The number of long-term care service users is shown in parentheses and rounded to the nearest 100. Percentages for adult day service centers, nursing homes, and residential care communities were based on the number of users on a given day in 2020. Percentages for home health agencies and hospice are based on the number of patients who received care at any time in 2020. Percentages are based on unrounded estimates. Percentage distributions may not add up to 100 due to rounding. **SOURCE:** National Center for Health Statistics, 2020 National Post-Acute and Long-Term Care Study, published August 2024. Available on https://www.cdc.gov/nchs/products/index.htm [1]Genworth Cost of Care Survey 2021, Nursing Home Facility, Semi-private room. [2]https://acl.gov/ltc - Accessed 5/24/2022.

See reverse for more details

Percentage of individuals utilizing long-term care services by agency/facility type who also need assistance with eating and bathing*:

	Home Health Agency	Adult Day Services Facility	Nursing Home Facility	Residential Care Facility
Eating	67.9%	22.3%	60.2%	21.5%
Bathing	94.9%	36.8%	96.5%	64.3%

*Percentages for adult day services centers, nursing homes, and residential care communities were based on the number of users in 2020. Percentages for home health agencies were based on the number of patients whose episode of care ended at any time in 2020. Users were considered to be in need of assistance to perform an activity of daily living if they required help or supervision from another person or if they used special equipment to perform that activity. Data was not available for hospice patients who needed assistance with activities of daily living. Percentages are based on unrounded estimates. **SOURCE:** National Center for Health Statistics, 2020 National Post-Acute and Long-Term Care Study, published August 2024. Available on https://www.cdc.gov/nchs/products/index.htm

Medical conditions that may require long-term care services at any age

According to the National Institute on Aging, there are certain risk factors that increase the odds of requiring long-term care services. These include being older, being a woman, being single, having poor diet and exercise habits, and having a family history of medical conditions like the ones listed below. It is important to remember that unexpected illnesses and setbacks can happen at any age, forcing you and your family to seek long-term care services.

Percentage of individuals utilizing long-term care services by agency/facility type and health condition:**

	Home Health Agency	Adult Day Services Facility	Nursing Home Facility	Hospice Facility	Residential Care Facility
Hypertension	89.5%	43.2%	73.9%	46.8%	47.9%
Heart Disease	54.5%	22.1%	45.6%	35.1%	31.1%
Diabetes	45.0%	29.6%	34.5%	25.6%	16.9%
Depression	42.5%	25.3%	49.6%	23.7%	28.6%
Alzheimer's	35.6%	24.7%	45.6%	45.2%	42.1%

Percentages for adult day service centers, nursing homes, and residential care communities were based on the number of users on a given day in 2020. Percentages for home health agencies and hospices were based on the number of patients who ended care at any time in 2020. Available data for nursing homes could not produce estimates for asthma, chronic kidney disease, or chronic obstructive pulmonary disease because asthma and chronic obstructive pulmonary disease were grouped together and end-stage renal disease was the only data available for kidney disease. Percentages are based on unrounded estimates. **SOURCE: National Center for Health Statistics, 2020 National Post-Acute and Long-Term Care Study, published August 2024. Available on https://www.cdc.gov/nchs/products/index.htm

This brochure is for use in enrollments sitused 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 October 22, 2028.

Group Whole Life Insurance benefits are provided under policy form GWL, or state variations thereof. Rider benefits are provided under the following rider forms or state variations thereof: GWL: Accelerated Death Benefit for Long Term Care with Restoration of Benefits GWPLTCR, GWPLTCR1.

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

Allstate BENEFITS

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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 before age 121 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 - a lump-sum advance of 75% of the death benefit (not to exceed $100,000) when certified terminally ill by a physician. The benefit payable is discounted using the current discount rate. Premiums are waived after payment of the benefitPremiums 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.

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: war, act of war, participation in a riot, insurrection, or the commission of or attempt to commit 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 otherwise required by law); services for which benefits are available under Medicare (or benefits would be available under Medicare except for deductibles or coinsurance 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 Group Whole Life; Children's Term Rider - If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid. 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.

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