

# Universal Life Insurance

**Updated for 2016 -- Guaranteed-Issue with no health questions to increase your current policy, add family, or even apply for the first time!**



Losing a loved one can be devastating. Final expenses and daily bills shouldn't add to the stress. With Universal Life Insurance from Allstate Benefits, you can get the coverage you need today to help protect your loved ones during one of life's most difficult times.

**Life insurance is the #1 asset used for bills when a wage earner dies.†**

## Coverage Highlights

Our coverage pays a cash benefit that can be used as your beneficiary sees fit. It can help cover funeral expenses, medical expenses, debts and more. It can also help provide financial security during life-changing events that occur as you age and your needs change. Fund value accumulation allows for loans and withdrawals when needed.

**This coverage may be right for you if...**

**You're the primary wage earner**

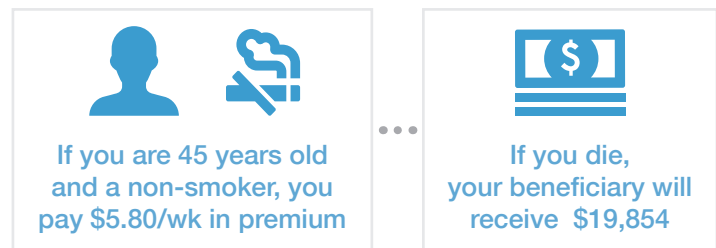
**You have regular debts, like mortgage, car payment, credit cards**

## How it works

Premium payments are deducted from your paycheck and added to the fund value which earns at least 4% interest annually. Each month, expenses and cost of insurance charges are deducted from the fund value and any excess in the fund continues to earn interest. Interest is not taxed as income until it is withdrawn.\*

## Advantages

- Guaranteed-Issue premiums up to \$25 a week, or a maximum face value of \$150,000\*\*
- Affordable premiums start as low as \$5 a week
- Tax Benefits\*
- Withdrawals and loans\*



## Included with your Universal Life

- **Accelerated Death Benefit for Long-Term Care** – Pays an advance of the death benefit as a monthly benefit for qualified long-term care services after a 90-day elimination period
- **Accelerated Death Benefit for Terminal Illness or Condition** – Provides an advance of the death benefit
- **Total Disability Premium Waiver** – Pays the planned premium when the insured employee is totally disabled for at least six months

## Optional coverage\*\*\*

- **Spouse Universal Life Coverage** – Available with employee coverage
- **Children or Grandchildren Coverage** – Available with employee coverage

**Life coverage helps offer peace of mind during life's changing events.**

**Are you in Good Hands®? You can be.**

† Insure your Love: Facts from LIMRA 2013

\* Partial withdrawals, surrenders, non-qualified additional benefit rider charges and loans from life insurance policies may be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value. 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.

\*\*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) is limited to the insured's face amount.

The coverage and riders have exclusions and limitations. For details of the insurance, including exclusions, restrictions and other provisions, please contact your Allstate Benefits representative. Allstate Benefits is the marketing name used by American Heritage life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. Underwritten by American Heritage Life Insurance Company. ©2014 Allstate Insurance Company.