

Universal Life Insurance

with Accelerated Death Benefit Riders for Long-Term Care and Terminal Illness Included

from Allstate Benefits



Benefits are paid directly to your designated beneficiary

Provides your beneficiary a lump-sum cash benefit when you die

1 CHOOSE

You choose the death benefit to protect your family members, should you die unexpectedly

2 USE

Upon death, your loved ones are faced with several personal and financial decisions that can be overwhelming

3 FILE

Your beneficiary files a claim. The death benefit is paid directly to your beneficiary

A death not only leaves behind loved ones, but also overwhelming financial obligations. And, if you're like most people, you don't have enough life insurance to keep your family afloat if an unexpected death occurs. But life insurance doesn't stop there. There are Accelerated Death Benefit options that can put cash in your hands in advance of death, whether to help pay for care or to be used as a living benefit. Regardless of your personal needs, life insurance from Allstate Benefits puts you in Good Hands. (See reverse for plan details).

50%+ say additional living expenses, such as Internet, cable and cell phone costs prevent them from purchasing life insurance.¹



Almost **70%** say required cost-of-living expenses are keeping them from buying some or more life insurance.¹

Without a Life Insurance policy, your family may have to tap into their savings, retirement, or 401k to help cover final expenses and every-day living expenses, should a breadwinner die unexpectedly.

Here's How It Works

You choose the coverage that's right for you and your family. The Universal Life provides a benefit should you die, but the Accelerated Death Benefit riders allow you to use the death benefit while you're living to help offset the expenses associated with long term care or terminal illness. With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specific information. Then, when life comes to an end, your beneficiary will receive a tax-free death benefit that can be used to help pay for funeral expenses, mortgage payments and more.

With Allstate Benefits, you gain peace of mind knowing your loved ones will receive a financial safety net when you die - think of it as your final gift of love.

Are you in Good Hands? You can be.

Key Features

- You choose the death benefit amount to leave behind
- Coverage for spouse and children through a separate certificate or rider*
- Premiums are conveniently payroll deducted
- If you leave your job you may take the coverage with you
- Tax benefits, withdrawals and loans are available. However, penalties and taxes may affect your decision

[See reverse for plan details](#)

Group benefit coverage for:

Missouri State University



Allstate
BENEFITS

¹ Facts from LIMRA, September, 2014 Life Insurance Awareness Month

*Coverage for spouse and child(ren) is limited to a percentage of the insured's face amount in some states

YOUR BENEFICIARY DECIDES how to use the cash benefits

Our cash benefits provide greater coverage options because you or your beneficiary get to determine how to use them.



Finances

The Accelerated Death Benefit riders can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Travel

Your coverage will provide cash benefits to your beneficiary to help with travel related funeral expenses



Home

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



Expenses

The lump-sum cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

Benefits

Base Policy Benefit

Life: Pays a lump-sum cash benefit when you die.

Additional Rider Benefits Added to Enhance Your Coverage‡:

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.

Monthly Benefit Amount: 4% of the death benefit amount

Issue Ages: 18 - 70

Extension of Benefits for Long-Term Care

Increases the death benefit month-by-month for up to 25 months while you continue to receive qualified long-term care services, after it has been depleted by the Accelerated Death Benefit for Long-Term Care rider.

Monthly Benefit Amount: 4% of the death benefit amount

Issue Ages: 18 - 70

Accelerated Death Benefit for Terminal Illness

Provides an advance of the death benefit.

Monthly Benefit Amount: Up to 75% of the face amount

Issue Ages: 0 - 75

Optional Riders‡:

Children's Term

Pays a death benefit for each covered child more than 24 hours and not yet 25 years old.

Monthly Benefit Amount: \$2,000 - \$20,000

Issue Ages: Your age 18 - 65

‡The riders listed above have exclusions and limitations, have varying issue ages, may vary by state and may not be available in all states.

Partial Withdrawals, Surrenders and Non-Qualified Additional Benefit Rider Charges and Loans May Be Subject To Taxes and Penalties

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.

Life Benefit

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.

For use in the Missouri State University enrollment situated in MO.

This information highlights some features of the policy but is not the insurance contract. For cost and complete details, contact your Allstate Benefits Representative. 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.

Rev. 6/15. This material is valid as long as information remains current, but in no event later than June 15, 2018. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage. Benefits are provided by Group Universal Life insurance policy form GUL22P, or state variations thereof. Rider benefits provided by the following forms or state variations thereof: Accelerated Death Benefit for Long-Term Care GULTC, Extension of Benefits for Long-Term Care GULTCEXT, Accelerated Death Benefit for Terminal Illness GULBR and Children's Term GUCTR.



Allstate
BENEFITS

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2015 Allstate Insurance Company. www.allstate.com or allstatebenefits.com