



Allstate
BENEFITS

Provides a cash benefit
directly to your beneficiary

Underwritten by: **AMERICAN HERITAGE LIFE INSURANCE COMPANY***

Group Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

Here's How It Works

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate certificate or rider¹
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued if you leave employment; refer to your certificate for details

With Allstate Benefits Group Whole Life, you can enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.SM**

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.¹Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states.
²2019 Insurance Barometer Study, LIMRA

DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff.²



Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/ expenses and final expenses.²



**LAMAR INSTITUTE
OF TECHNOLOGY**

Like any adult who has emotional and financial responsibilities, we think about how our family would make ends meet if we died unexpectedly. Most importantly, we may think about the debt we leave behind.

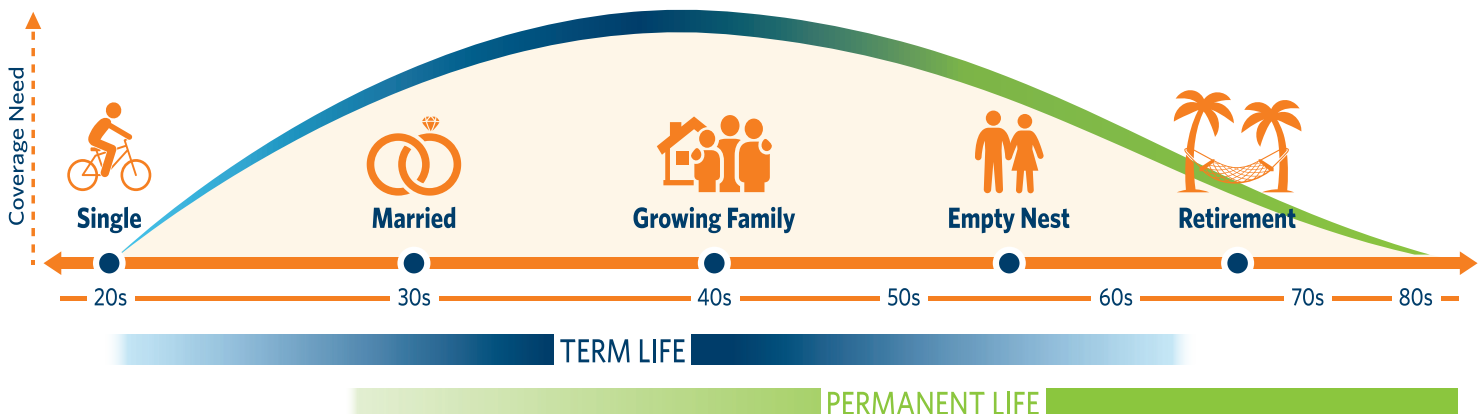
Here is what we may consider:

- The cost of funerals often leaves a financial commitment behind for surviving loved ones
- Money for day-to-day living expenses such as food, gas, and electricity will be needed
- A substantial mortgage or rental payment may still be owed
- Child care and education expenses for children



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.



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.



Finances

Cash benefits can help protect your HSAs, savings, retirement plans and 401ks 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

The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas



†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.

Prepare for the future today

One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.

- You're the primary wage earner in your family
- 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 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.

Benefits

Whole Life Insurance provides either:

- Death Benefit - pays a lump-sum cash benefit when the insured dies; or
- Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS³

Payor Waiver of Premium for Total Disability - we waive your premiums when we receive proof that the employee/payor is totally disabled for at least 6 months

Accidental Death Benefit - an additional death benefit is paid if death occurs from accidental bodily injury

Children's Term⁴ - level term insurance for each covered dependent child under age 26

Spouse's 20 Year Term^{3,4} - level term insurance on the insured's spouse for 20 years

Accelerated Death Benefit for Long Term Care* - a monthly advance of up to 4% of the death benefit for up to 25 full months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner

³The 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.

⁴Subject to state limits on dependent life coverage. *Premiums are waived for the months when the benefit is payable.

**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 (GWCLTC)†, Accelerated Death Benefit for Terminal Illness or Condition (GWCTI), Accidental Death Benefit (GWCADB - 1xFace Amount)*,
and Total Disability Payor Waiver of Premium (GWCWP)***

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)												
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000			Face Amount		
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$18.03	\$9,533	\$36.05	\$19,066	\$54.09	\$28,598	\$72.10	\$38,131				18
19	18.03	9,482	36.05	18,963	54.09	28,445	72.10	37,926				19
20	18.03	9,428	36.05	18,855	54.09	28,283	72.10	37,710				20
21	18.03	9,371	36.05	18,742	54.09	28,113	72.10	37,484				21
22	18.03	9,312	36.05	18,623	54.09	27,935	72.10	37,246				22
23	18.03	9,249	36.05	18,498	54.09	27,747	72.10	36,996				23
24	18.03	9,184	36.05	18,367	54.09	27,551	72.10	36,734				24
25	18.03	9,115	36.05	18,231	54.09	27,346	72.10	36,461				25
26	21.95	9,043	43.88	18,087	65.82	27,130	87.77	36,173				26
27	21.95	8,967	43.88	17,935	65.82	26,902	87.77	35,869				27
28	21.95	8,887	43.88	17,775	65.82	26,662	87.77	35,549				28
29	21.95	8,803	43.88	17,606	65.82	26,408	87.77	35,211				29
30	21.95	8,714	43.88	17,428	65.82	26,141	87.77	34,855				30
31	27.26	8,620	54.51	17,241	81.77	25,861	109.03	34,481				31
32	27.26	8,522	54.51	17,044	81.77	25,566	109.03	34,088				32
33	27.26	8,419	54.51	16,838	81.77	25,257	109.03	33,676				33
34	27.26	8,311	54.51	16,622	81.77	24,932	109.03	33,243				34
35	27.26	8,197	54.51	16,395	81.77	24,592	109.03	32,789				35
36	34.77	8,079	69.52	16,157	104.29	24,236	139.03	32,314				36
37	34.77	7,954	69.52	15,909	104.29	23,863	139.03	31,817				37
38	34.77	7,824	69.52	15,649	104.29	23,473	139.03	31,297				38
39	34.77	7,688	69.52	15,376	104.29	23,063	139.03	30,751				39
40	34.77	7,544	69.52	15,088	104.29	22,632	139.03	30,176				40
41	44.87	7,393	89.73	14,786	134.60	22,178	179.47	29,571				41
42	44.87	7,233	89.73	14,466	134.60	21,698	179.47	28,931				42
43	44.87	7,063	89.73	14,127	134.60	21,190	179.47	28,253				43
44	44.87	6,883	89.73	13,767	134.60	20,650	179.47	27,533				44
45	44.87	6,692	89.73	13,384	134.60	20,076	179.47	26,768				45
46	59.46	6,489	118.91	12,978	178.37	19,467	237.83	25,956				46
47	59.46	6,274	118.91	12,547	178.37	18,821	237.83	25,094				47
48	59.46	6,045	118.91	12,090	178.37	18,134	237.83	24,179				48
49	59.46	5,801	118.91	11,603	178.37	17,404	237.83	23,205				49
50	59.46	5,543	118.91	11,085	178.37	16,628	237.83	22,170				50

This rate insert is for use with materials for accounts situated in Texas, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 66-80.

¹ 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 (GWCLTC) 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 Uni-tobacco, Issue Age Banded rating structure. MONTHLY means 12 times per year.

Age bands for rates are 0-17, 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65, then separate rates for each individual age for ages 66, 67, 68, ..., 80.

This information is valid as long as information remains current, but in no event later than 7/1/2021. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Long Term Care (GWCLTC), Accelerated Death Benefit for Terminal Illness (GWPTI), Accidental Death Benefit (GWPADB), Payor Waiver of Premium for Total Disability (GWPWP), Spouse's 20 Year Term (GWPST) and Children's Term (GWPCT).

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 (GWCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.78

for issue ages 18-55, or \$4.55 for issue ages 56-65. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in TX.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care (GWCLTC).

‡ Issue Ages 18-65 Only for Children's Term (GWCCT) and Spouse Term (GWCST) [Spouse Term add-on cost is provided on a separate page].

* Issue Ages 18-55 Only for Accidental Death Benefit (GWCADB) and Payor Waiver of Premium (GWCWP).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2020 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: wlowi-20200623-8221-TX-UNIIB-B_STD_ -TRUE-1400-FA-25000-100000-25000-PIE-12x-TI-T-PWP-T-ADB-T-TYT-0-GWCLTC-T-CT-T-S1-T

Ratecard generated June 23, 2020 - 8:43 AM by ABQuote 06.12.2020.

**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 (GWCLTC)†, Accelerated Death Benefit for Terminal Illness or Condition (GWCTI), Accidental Death Benefit (GWCADB - 1xFace Amount)*, and Total Disability Payor Waiver of Premium (GWCWP)***

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)												
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000					Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$81.25	\$5,267	\$162.49	\$10,534	\$243.74	\$15,801	\$324.98	\$21,068				51
52	81.25	4,974	162.49	9,948	243.74	14,921	324.98	19,895				52
53	81.25	4,661	162.49	9,323	243.74	13,984	324.98	18,645				53
54	81.25	4,328	162.49	8,657	243.74	12,985	324.98	17,313				54
55	81.25	3,973	162.49	7,946	243.74	11,918	324.98	15,891				55
56	106.65	4,145	213.29	8,290	319.94	12,434	426.59	16,579				56
57	106.65	4,322	213.29	8,643	319.94	12,965	426.59	17,286				57
58	106.65	4,504	213.29	9,007	319.94	13,511	426.59	18,014				58
59	106.65	4,691	213.29	9,382	319.94	14,073	426.59	18,764				59
60	106.65	4,885	213.29	9,770	319.94	14,654	426.59	19,539				60
61	150.73	5,085	301.46	10,171	452.19	15,256	602.91	20,341				61
62	150.73	5,293	301.46	10,586	452.19	15,879	602.91	21,172				62
63	150.73	5,509	301.46	11,018	452.19	16,527	602.91	22,036				63
64	150.73	5,734	301.46	11,467	452.19	17,201	602.91	22,934				64
65	150.73	5,967	301.46	11,934	452.19	17,900	602.91	23,867				65
<u>w/EOI</u>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI					<u>w/EOI</u>
66	179.86	6,210	359.71	12,419	539.57	18,629	719.41	24,838				66
67	192.67	6,462	385.33	12,925	578.00	19,387	770.66	25,849				67
68	216.73	6,726	433.46	13,452	650.19	20,178	866.91	26,904				68
69	224.46	7,053	448.92	14,106	673.38	21,158	897.83	28,211				69
70	240.50	7,396	481.00	14,793	721.50	22,189	962.00	29,585				70
71	243.75	7,754	487.50	15,508	731.25	23,262	975.00	31,016				71
72	263.27	8,125	526.54	16,250	789.81	24,374	1,053.08	32,499				72
73	285.19	8,509	570.38	17,018	855.56	25,526	1,140.75	34,035				73
74	309.50	8,906	619.00	17,813	928.50	26,719	1,238.00	35,625				74
75	336.63	9,318	673.25	18,636	1,009.88	27,954	1,346.50	37,272				75
76	367.13	9,746	734.25	19,493	1,101.38	29,239	1,468.50	38,985				76
77	401.38	10,199	802.75	20,397	1,204.13	30,596	1,605.50	40,794				77
78	439.75	10,690	879.50	21,381	1,319.25	32,071	1,759.00	42,761				78
79	482.71	11,246	965.42	22,491	1,448.13	33,737	1,930.83	44,982				79
80	530.75	11,906	1,061.50	23,812	1,592.25	35,718	2,123.00	47,624				80

This rate insert is for use with materials for accounts situated in Texas, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 66-80.

¹ 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 (GWCLTC) 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 Uni-tobacco, Issue Age Banded rating structure. MONTHLY means 12 times per year.

Age bands for rates are 0-17, 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65, then separate rates for each individual age for ages 66, 67, 68, ..., 80.

This information is valid as long as information remains current, but in no event later than 7/1/2021. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Long Term Care (GWCLTC), Accelerated Death Benefit for Terminal Illness (GWPTI), Accidental Death Benefit (GWPADB), Payor Waiver of Premium for Total Disability (GWPWP), Spouse's 20 Year Term (GWPST) and Children's Term (GWPCT).

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)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.78 for issue ages 18-55, or \$4.55 for issue ages 56-65. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in TX.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care (GWCLTC)

‡ Issue Ages 18-65 Only for Children's Term (GWCT) and Spouse Term (GWCST) [Spouse Term add-on cost is provided on a separate page]

* Issue Ages 18-55 Only for Accidental Death Benefit (GWCADB) and Payor Waiver of Premium (GWCWP).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2020 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: wlovr-20200623-8221-TX-UNIB-B_STD-TRUE-1400-FA-25000-100000-25000-PI-E-12x-T1-T-PWP-T-ADB-T-TYI-0-GWCLTC-T-C1-T-ST-T

Ratecard generated June 23, 2020 - 8:43 AM by ABQuote 06.12.2020.

**Add-on Cost² for the Spouse Term Rider when added to
Employee/Member's Allstate Benefits Group Whole Life Insurance (GWL) Coverage that includes Payor Waiver of Premium²
(Spouse Term Rider benefit cannot be more than 50% of Employee/Member's GWL Face Amount and cannot exceed the spouse's underwriting maximum)**

Rider Amount	UNI - TOBACCO ADD - ON COST ²								Rider Amount	UNI - TOBACCO ADD - ON COST ²							
	\$12,500.00	\$25,000.00	\$37,500.00	\$50,000.00						\$12,500.00	\$25,000.00	\$37,500.00	\$50,000.00				
Avail. ³	WS&NWS	WS&NWS	WS&NWS	WS&NWS					Avail. ³	WS&NWS	WS&NWS	WS&NWS	WS&NWS				
Spouse's Issue Age	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	This section intentionally	This section intentionally	This section intentionally		Spouse's Issue Age	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	This section intentionally	This section intentionally	This section intentionally	
18	\$1.73	\$3.46	\$5.19	\$6.91	left blank.	left blank.	left blank.		51	\$19.66	\$39.31	\$58.97	\$78.62	left blank.	left blank.	left blank.	
19	1.73	3.46	5.19	6.91					52	19.66	39.31	58.97	78.62				
20	1.73	3.46	5.19	6.91					53	19.66	39.31	58.97	78.62				
21	1.73	3.46	5.19	6.91					54	19.66	39.31	58.97	78.62				
22	1.73	3.46	5.19	6.91					55	19.66	39.31	58.97	78.62				
23	1.73	3.46	5.19	6.91					56	28.93	57.85	86.78	115.71				
24	1.73	3.46	5.19	6.91					57	28.93	57.85	86.78	115.71				
25	1.73	3.46	5.19	6.91					58	28.93	57.85	86.78	115.71				
26	2.28	4.55	6.83	9.10					59	28.93	57.85	86.78	115.71				
27	2.28	4.55	6.83	9.10					60	28.93	57.85	86.78	115.71				
28	2.28	4.55	6.83	9.10					61	44.57	89.15	133.72	178.29				
29	2.28	4.55	6.83	9.10					62	44.57	89.15	133.72	178.29				
30	2.28	4.55	6.83	9.10					63	44.57	89.15	133.72	178.29				
31	3.28	6.54	9.81	13.08					64	44.57	89.15	133.72	178.29				
32	3.28	6.54	9.81	13.08					65	44.57	89.15	133.72	178.29				
33	3.28	6.54	9.81	13.08													
34	3.28	6.54	9.81	13.08													
35	3.28	6.54	9.81	13.08													
36	5.03	10.06	15.10	20.13													
37	5.03	10.06	15.10	20.13													
38	5.03	10.06	15.10	20.13													
39	5.03	10.06	15.10	20.13													
40	5.03	10.06	15.10	20.13													
41	7.96	15.93	23.89	31.85													
42	7.96	15.93	23.89	31.85													
43	7.96	15.93	23.89	31.85													
44	7.96	15.93	23.89	31.85													
45	7.96	15.93	23.89	31.85													
46	12.58	25.16	37.74	50.32													
47	12.58	25.16	37.74	50.32													
48	12.58	25.16	37.74	50.32													
49	12.58	25.16	37.74	50.32													
50	12.58	25.16	37.74	50.32													

² Add-on costs include a 5% load to cover the increase in cost of the Total Disability Payor Waiver of Premium (GWCWP) rider. If the certificate to which the Spouse Term rider will be attached does not include Payor Waiver of Premium, then divide these add-on costs by 1.05 (for issue ages 18-55).

³ WS = Working Spouse. NWS = Non-working Spouse.
Amounts in excess of \$30,000.00 for WS and amounts in excess of \$10,000.00 for NWS will require EOI.

Underwriting for the Spouse Term Rider follows that of the Employee's coverage when purchased at issue. If the Employee's coverage is purchased as GI/CGI, the Spouse Term Rider benefit amount will be limited by the spouse's corresponding underwriting maximum.

This rate insert is for use with materials for accounts situated in Texas, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required as noted in footnote 3 (shaded) above.
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.
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 Uni-tobacco, Issue Age Banded rating structure. MONTHLY means 12 times per year.
Age bands for rates are 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65.
This information is valid as long as information remains current, but in no event later than 7/1/2021. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Long Term Care (GWCLTC), Accelerated Death Benefit for Terminal Illness (GWPTI), Accidental Death Benefit (GWPADB), Payor Waiver of Premium for Total Disability (GWPWP), Spouse's 20 Year Term (GWPST) and Children's Term (GWPCST).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2020 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

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.

HO Use Only: wlovi-20200623-8221-TX-UNIB-B_STD_1-TRUE-1400-FA-25000-100000-25000-PI-E-12x-TI-T-PWP-T-ADD-T-TYT-0-GWCLTC-T-CT-T-ST-T

NOTE: Some quotes may require evidence of insurability (EOI) based on spouse type (WS, NWS) and amount.

Ratecard generated June 23, 2020 - 8:43 AM by ABQuote 06.12.2020.

CERTIFICATE SPECIFICATIONS

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care 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, whether diagnosed or not, for which symptoms existed within 6-month period prior to the effective date; or 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 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 felony, riot or insurrection, 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; received outside the United States or its territories.

Accidental Death Benefit Rider - Benefits are not paid if death results, directly or indirectly, or is contributed to, wholly or in part, from the following causes: suicide or attempt at suicide; accidental bodily injury due to mental or bodily illness or disease of any kind; committing or attempting an assault or felony; intentionally taking any drug (unless prescribed by a physician), alcohol, or poison; intentionally inhaling gas or fumes; operating, riding in, or descending from an aircraft if: a pilot or officer or crew member, the purpose is descent from the aircraft during flight, giving or receiving training or instruction, or working aboard the aircraft; insurrection, war (conflict involving the armed forces of any country or countries) or an act of war, while serving in the military.

Payor Waiver of Premium for Total Disability - Benefits are not paid if disability results from: intentionally self-inflicted injury; war or an act of war while the payor is serving in the military of any country.

Suicide Exclusion for Group Whole Life, Children's Term Rider and Spouse 20 Year 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.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2020 Allstate Insurance Company.
www.allstate.com or
allstatebenefits.com

This brochure is for use in enrollments situated in TX.

This material is valid as long as information remains current, but in no event later than July 13, 2023.

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Payor Waiver of Premium for Total Disability (GWPWP); Accidental Death Benefit (GWPADB); Children's Term (GWPCT); Spouse's 20 Year Term (GWPST); and Accelerated Death Benefit for Long Term Care (GWPLTC, GWPLTC1).

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.