



**Allstate**  
BENEFITS

Provides a cash benefit  
directly to your beneficiary

Underwritten by: **American Heritage Life Insurance Company\***

## Group Whole Life Insurance

Now more than ever, Group Whole Life Insurance that includes an acceleration of the death benefit for long-term care services is an important part of a healthy financial plan. The time is right to prepare for your future.

### 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.

If your doctor certifies you as chronically ill<sup>†</sup>, the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider pays benefits for qualified long-term care services after a 90-day elimination period. You'll receive a monthly benefit equal to 4% of your life insurance benefit for up to 50 months while receiving qualified long-term care services.

### 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 rider<sup>1</sup>
- 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 gain peace of mind knowing you can receive financial assistance if you need long-term care services, and enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.<sup>®</sup>**

## DID YOU KNOW ?



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



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.<sup>2</sup>

# PHILIPS

For additional enrollment information:

**(844) 595-2346**

[www.getltci.com/philips](http://www.getltci.com/philips)

\*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. <sup>†</sup>The insured has been certified by a licensed health care practitioner within the preceding 12-month period as: being unable to perform (without substantial assistance from another individual) at least 2 activities of daily living for a period of at least 90 days due to a loss of functional capacity; or requiring substantial supervision to protect oneself from threats to health and safety due to cognitive impairment. <sup>1</sup>Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states. <sup>2</sup>2019 Insurance Barometer Study, LIMRA

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.

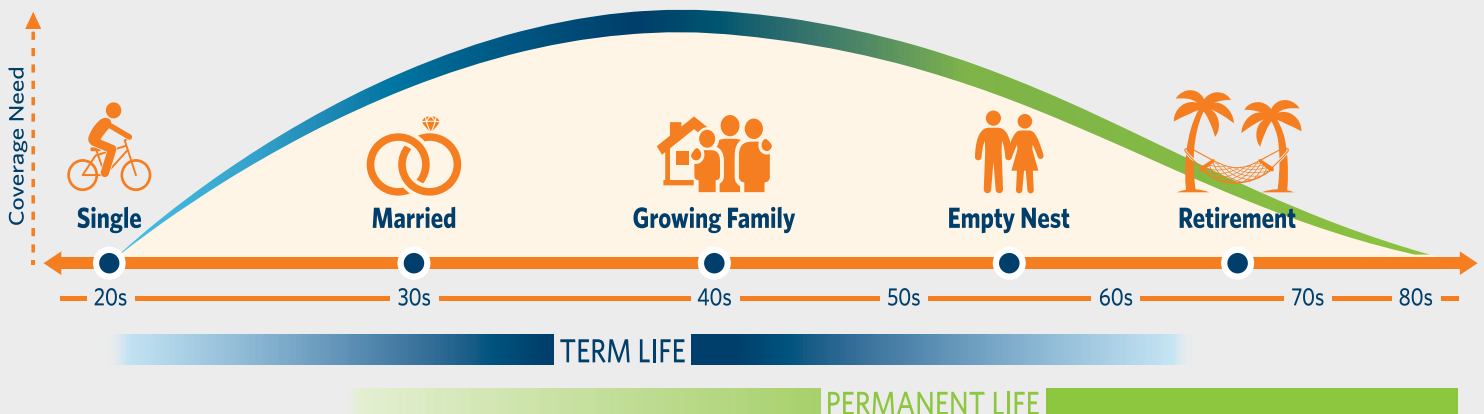
Here is what we may consider:

- 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



<sup>†</sup>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<sup>†</sup>

## 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.

## Here's how Long-Term Care riders work

If you have been certified as chronically ill by a licensed health care practitioner within the past 12 months, you may submit a claim to Allstate Benefits. This claim must include documentation that you require substantial assistance with at least two activities of daily living for a period of at least 90 days or 24-hour supervision to protect your health and safety due to cognitive impairment.

After a 90-day elimination period has passed, you may receive a percentage of the death benefit as a monthly cash payment for a specified period to help pay for long-term care services. Qualified facilities for long-term care services may include adult day care centers, assisted living facilities, and nursing homes. In-home health care also qualifies if care is provided by a licensed health care practitioner. See below for additional details.

## 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

### ADDITIONAL RIDER BENEFITS<sup>3</sup>

**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

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits\*\*** - a monthly advance of 4% of the death benefit for up to 50 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, and the extension benefit extends the death benefit for a period equal to the original benefit term. ("Chronically Ill" means the insured has been certified by a licensed health care practitioner within the preceding 12-month period as: being unable to perform (without substantial assistance from another individual) at least 2 activities of daily living for a period of at least 90 days due to a loss of functional capacity; or requiring substantial supervision to protect oneself from threats to health and safety due to cognitive impairment.)

<sup>3</sup>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. \*Premiums are waived after payment of benefit. \*\*Premiums are waived for the months when the benefit is payable.

## EXCLUSIONS AND LIMITATIONS

### Pre-Existing Condition Limitation for the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension 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, whether diagnosed or not, for which symptoms existed within the 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 with Restoration of Benefits and Extension 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 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 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; received outside the United States or its territories.

#### Suicide Exclusion for Group Whole Life

If the insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.



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[www.allstate.com](http://www.allstate.com) or  
[allstatebenefits.com](http://allstatebenefits.com)

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This material is valid as long as information remains current, but in no event later than October 1, 2025.

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: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1).

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.