



Allstate
BENEFITS

Protection for the
treatment of cancer and
23 specified diseases

Cancer Insurance

Receiving a cancer diagnosis can be one of life's most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation.

With Cancer insurance from Allstate Benefits, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses – and more importantly – to empower you to seek the care you need.

Here's How It Works

You choose the coverage that's right for you and your family. Our Cancer insurance pays cash benefits for cancer and 23 specified diseases to help with the cost of treatments and expenses as they happen. Benefits are paid directly to you unless otherwise assigned. With the cash benefits you can receive from this coverage, you may not need to use the funds from your Health Savings Account (HSA) for cancer or specified disease treatments and expenses.

Meeting Your Needs

- Includes coverage for cancer and 23 specified diseases
- Benefits are paid directly to you unless otherwise assigned
- Coverage available for you or your entire family
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (primary insured only)
- Premiums do not increase due to age
- Additional rider benefits may be added to enhance your coverage, if your employer has chosen to make them available to you

With Allstate Benefits, you can protect your finances if faced with an unexpected cancer or specified disease diagnosis. **Practical benefits for everyday living.**SM

DID YOU KNOW ?



Early detection, improved treatments and access to care are factors that influence cancer survival¹

19 million

The number of cancer survivors in the U.S. is increasing, and is expected to jump to nearly 19 million by 2024²

¹<http://tinyurl.com/jp8tuaq>

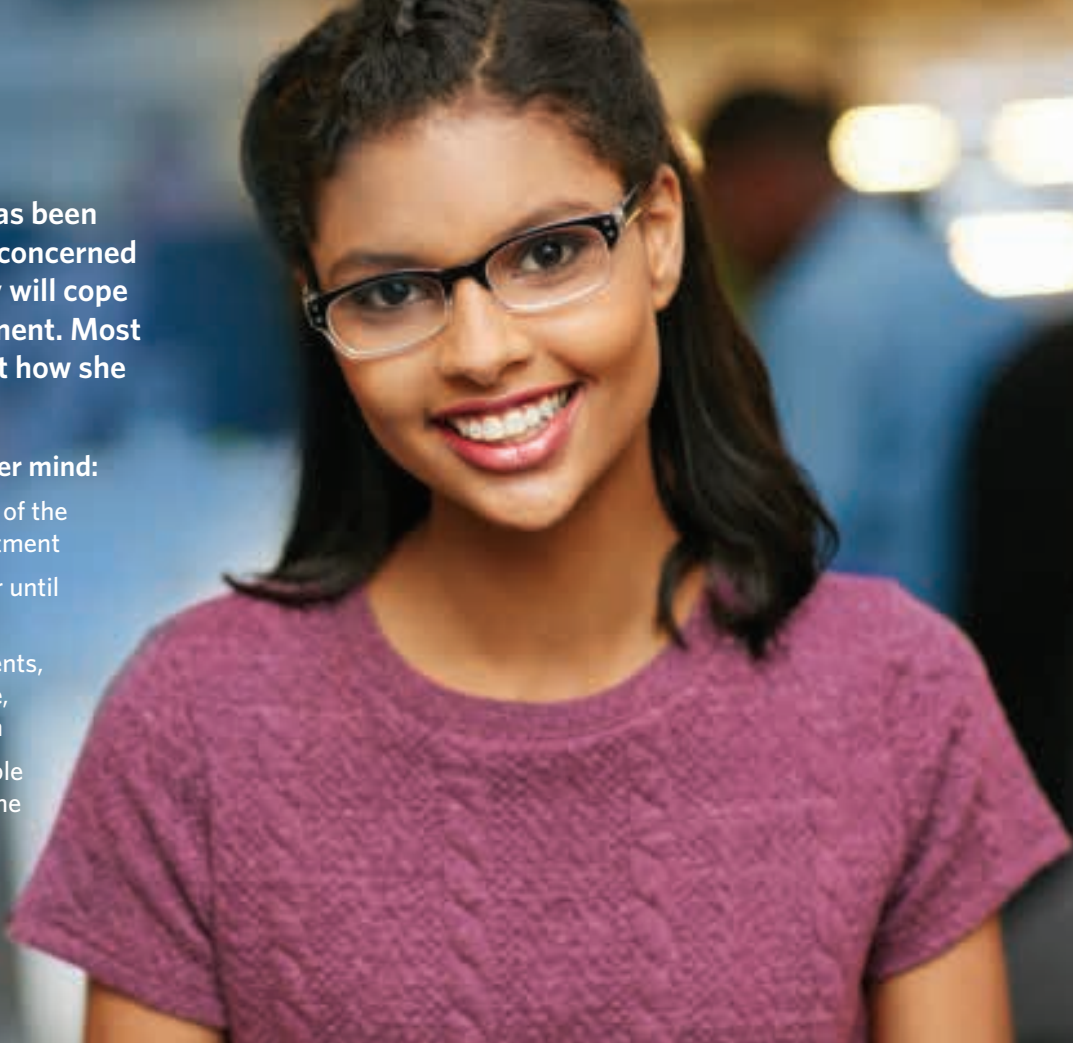
²Cancer Treatment & Survivorship Facts & Figures, 2014-2015

Meet Jane

Jane is like anyone else who has been diagnosed with cancer. She is concerned about her family and how they will cope with her disease and its treatment. Most importantly, she worries about how she will pay for her treatment.

Here is what weighs heavily on her mind:

- Major medical only pays a portion of the expenses associated with my treatment
- I have co-pays I am responsible for until I meet my deductible
- If I am not working, due to treatments, I must cover my bills, rent/mortgage, groceries and my child's education
- If the right treatment is not available locally, I will have to travel to get the treatment I need



Here's how Jane's story of diagnosis and treatment turned into a happy ending, because she had supplemental Cancer Insurance to help with expenses.



CHOOSE

Jane chooses benefits to help protect herself and her family members, if diagnosed with cancer or a specified disease



USE

Jane undergoes her annual wellness test and is diagnosed for the first time with cancer.

Jane's doctor reviews the results with her and recommends pre-op testing and surgery. He provides her with the location of a hospital that specializes in her cancer. However, Jane must travel 400 miles, where she undergoes pre-op testing (medical imaging) and is admitted to the hospital for surgery.

Jane undergoes surgery, anesthesia, radiation/chemo, and is visited by a doctor during a 3-day hospital stay. And every 2 weeks she has radiation/chemotherapy at a local facility, is given anti-nausea medication, and sees her doctor during her follow-up visits.

Following each visit, Jane goes online to file her claims, is able to track each and have the benefit payments direct deposited to her bank account.



CLAIM

Jane's Cancer claim paid her cash benefits for the following:

Cancer Initial Diagnosis Level Benefit
Continuous Hospital Confinement
Non-Local Transportation
Surgery
Anesthesia
Radiation and Chemotherapy
Medical Imaging
Inpatient Drugs and Medicine
Physician Attendance
Anti-Nausea

For a listing of benefits and benefit amounts, see your company's rate insert.

Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.



Travel

Can help pay for expenses while receiving treatment in another city.



Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.



MyBenefits: 24/7 Access allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

Benefits (subject to maximums as listed on the attached rate insert)

HOSPITAL CONFINEMENT AND RELATED BENEFITS

Continuous Hospital Confinement - inpatient confinement

Government or Charity Hospital - confinements in lieu of other benefits, except Waiver of Premium

Private Duty Nursing Services - nurse cannot be employed by confining hospital

Extended Care Facility - within 14 days of a hospital stay, up to the number of days of the hospital stay

At Home Nursing - private nursing care, up to the number of days of the previous hospital stay

Hospice Care Center or Team - terminal illness care in a facility or at home; one visit per day

RADIATION/CHEMOTHERAPY AND RELATED BENEFITS

Radiation/Chemotherapy for Cancer - covered treatments to destroy or modify cancerous tissue

Blood, Plasma and Platelets - transfusions, administration, processing, procurement, cross matching

Medical Imaging - initial diagnosis or follow-up evaluation based on covered imaging exam

Hematological Drugs - boosts cell lines for white/red cell counts and platelets; payable when Radiation/Chemotherapy for Cancer benefit is paid

SURGERY AND RELATED BENEFITS

Surgery* - based on Schedule of Surgical Procedures; per operation on an inpatient/outpatient basis

Anesthesia - 25% of Surgery benefit for anesthesia received by an anesthetist

Ambulatory Surgical Center - payable only if Surgery benefit is paid

Second Opinion - second surgery or treatment opinion by a doctor not in practice with your doctor

Bone Marrow Transplant

Stem Cell Transplant

MISCELLANEOUS BENEFITS

Inpatient Drugs and Medicine - not including drugs/medicine covered under the Radiation/Chemotherapy for Cancer or Anti-Nausea benefits

Physician's Attendance - one inpatient visit by one physician

Ambulance - transfer to or from hospital by licensed service or hospital-owned ambulance

Non-Local Transportation - obtaining treatment not available locally

Outpatient Lodging - payable only if Radiation/Chemotherapy for Cancer benefit is paid; more than 100 miles from home

Family Member Lodging and Transportation - adult family member travels with you during non-local hospital stays for specialized treatment. Transportation not paid if Non-Local Transportation benefit paid

Physical or Speech Therapy - to restore normal body function

New or Experimental Treatment - payable if physician judges to be necessary; and only for treatment not covered under other policy benefits

Prosthesis - surgical implantation of prosthetic device for each amputation

Hair Prosthesis - wig or hairpiece every two years due to hair loss

Nonsurgical External Breast Prosthesis - initial prosthesis after a covered mastectomy

Anti-Nausea Drugs - prescribed anti-nausea medication administered on outpatient basis

National Cancer Institute Evaluation/Consultation - evaluation/consultation as a result of cancer

Egg Harvesting and Storage - harvesting of oocytes and storage of oocytes/sperm at licensed facility

Waiver of Premium** - must be disabled 90 days in a row, due to cancer, as long as disability lasts, up to 5 years

OPTIONAL/ADDITIONAL RIDER BENEFITS

Cancer Initial Diagnosis Level Benefit - for first-time diagnosis of cancer other than skin cancer

*Two or more surgeries done at the same time are considered one operation. The operation with the largest benefit will be paid. Outpatient is paid at 150% of the amount listed in the Schedule of Surgical Procedures. **Premiums waived for primary insured only.

Cancer Insurance (CP12)

Includes coverage for 23 Specified Diseases
from Allstate Benefits

BENEFIT AMOUNTS

HOSPITAL CONFINEMENT/RELATED BENEFITS		PLAN 1	PLAN 2
Continuous Hospital Confinement (daily)		\$200	\$300 ³
Government or Charity Hospital (daily)		\$200	\$300 ³
Private Duty Nursing Services (daily)		\$200	\$300 ³
Extended Care Facility (daily)†		\$200	\$300 ³
At Home Nursing (daily)†		\$200	\$300 ³
Hospice Care Center or Team	First Day	\$2,000	\$3,000 ³
	Days 2+	\$200	\$300 ³
RADIATION/CHEMOTHERAPY/RELATED BENEFITS		PLAN 1	PLAN 2
Radiation/Chemotherapy for Cancer ¹ (every 12 months)	Up to	\$10,000	\$15,000 ³
	Lifetime Max	\$50,000	\$75,000 ³
Blood, Plasma, and Platelets ¹ (every 12 months)		\$10,000	\$15,000 ³
Medical Imaging (every 12 months)		\$500	\$750 ³
Hematological Drugs (every 12 months)		\$200	\$300 ³
SURGERY/RELATED BENEFITS		PLAN 1	PLAN 2
Surgery ²		\$3,000	\$4,500 ³
Anesthesia (% of Surgery benefit)		25%	25% ³
Ambulatory Surgical Center (daily)		\$500	\$750 ³
Second Opinion (every 12 months)		\$200	\$300 ³
Bone Marrow Transplant (every 12 months)		\$7,000	\$10,500 ³
Stem Cell Transplant (every 12 months)		\$7,000	\$10,500 ³
MISCELLANEOUS BENEFITS		PLAN 1	PLAN 2
Inpatient Drugs and Medicine (daily)		\$25	\$25
Physician's Attendance (daily)		\$50	\$50
Ambulance (per confinement)	Ground	\$250	\$250
	Air	\$10,000	\$10,000
Non-Local Transportation		\$0.50/mi	\$0.50/mi
Outpatient Lodging	Daily	\$100	\$100
	Yearly Max	\$2,000	\$2,000
Family Member Lodging (daily per trip; max. 60 days) and Transportation		\$100	\$100
Physical or Speech Therapy (daily)		\$50	\$50
New or Experimental Treatment ¹ (every 12 months)		\$5,000	\$5,000
Prosthesis (per amputation)		\$2,000	\$2,000
Hair Prosthesis (every 2 years)		\$50	\$50
Nonsurgical External Breast Prosthesis (initial prosthesis)		\$100	\$100
Anti-Nausea Drugs (every 12 months)		\$200	\$200
National Cancer Institute Evaluation/Consultation (every 12 mos.)		\$500	\$500
Egg Harvesting and Storage (one-time benefit)	Extraction	\$500	\$500
	Storage	\$175	\$175
Waiver of Premium (primary insured only)		Yes	Yes
ADDITIONAL RIDER BENEFITS		PLAN 1	PLAN 2
Cancer Initial Diagnosis Level Benefit (one-time benefit)		\$2,000	\$4,000
Fixed Wellness Benefit		\$75	\$100

FOR HOME OFFICE USE ONLY - CP12

Opt 1 - 2HOSP; 2CHEM; 2SURG; 1MISC; 0ICR5; 2CLR3; 0CPR3; 0CABR3; 3WBR6; 0WBR7

Opt 2 - 2HOSP; 2CHEM; 2SURG; 1MISC; 0ICR5; 4CLR3; 0CPR3; 1CABR3; 4WBR6; 0WBR7

PLAN 1 WEEKLY PREMIUMS

AGES	INDIVIDUAL	FAMILY
18-64	\$5.57	\$11.04
65-69	\$12.44	\$25.10
70-74	\$14.46	\$28.96
75-80	\$15.94	\$32.03

PLAN 1 MONTHLY PREMIUMS

AGES	INDIVIDUAL	FAMILY
18-64	\$24.11	\$47.83
65-69	\$53.90	\$108.76
70-74	\$62.66	\$125.46
75-80	\$69.07	\$138.79

PLAN 2 WEEKLY PREMIUMS

AGES	INDIVIDUAL	FAMILY
18-64	\$9.03	\$17.59
65-69	\$20.98	\$40.61
70-74	\$25.19	\$47.69
75-80	\$28.67	\$53.71

PLAN 2 MONTHLY PREMIUMS

AGES	INDIVIDUAL	FAMILY
18-64	\$39.12	\$76.22
65-69	\$90.88	\$175.95
70-74	\$109.15	\$206.65
75-80	\$124.21	\$232.73

Issue Ages: 18-80

†Up to number of days of previous hospital confinement.

¹Pays actual cost up to amount listed.

²Pays up to amount listed in policy Schedule of Surgical Procedures. Amount paid depends on surgery.

³Includes the CAB Rider which increases the base policy benefit.



For use in: North Carolina

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Cancer Insurance (CP12)

Includes coverage for 23 Specified Diseases
from Allstate Benefits

BENEFIT AMOUNTS

HOSPITAL CONFINEMENT/RELATED BENEFITS		PLAN 3
Continuous Hospital Confinement (daily)		\$400 ³
Government or Charity Hospital (daily)		\$400 ³
Private Duty Nursing Services (daily)		\$400 ³
Extended Care Facility (daily) [†]		\$400 ³
At Home Nursing (daily) [†]		\$400 ³
Hospice Care Center or Team	First Day	\$4,000 ³
	Days 2+	\$400 ³
RADIATION/CHEMOTHERAPY/RELATED BENEFITS		PLAN 3
Radiation/Chemotherapy	Up to	\$20,000 ³
for Cancer ¹ (every 12 months)	Lifetime Max	\$100,000 ³
Blood, Plasma, and Platelets ¹ (every 12 months)		\$20,000 ³
Medical Imaging (every 12 months)		\$1,000 ³
Hematological Drugs (every 12 months)		\$400 ³
SURGERY/RELATED BENEFITS		PLAN 3
Surgery ²		\$6,000 ³
Anesthesia (% of Surgery benefit)		25% ³
Ambulatory Surgical Center (daily)		\$1,000 ³
Second Opinion (every 12 months)		\$400 ³
Bone Marrow Transplant (every 12 months)		\$14,000 ³
Stem Cell Transplant (every 12 months)		\$14,000 ³
MISCELLANEOUS BENEFITS		PLAN 3
Inpatient Drugs and Medicine (daily)		\$25
Physician's Attendance (daily)		\$50
Ambulance (per confinement)	Ground	\$250
	Air	\$10,000
Non-Local Transportation		\$0.50/mi
Outpatient Lodging	Daily	\$100
	Yearly Max	\$2,000
Family Member Lodging (daily per trip; max. 60 days) and Transportation		\$100
Physical or Speech Therapy (daily)		\$50
New or Experimental Treatment ¹ (every 12 months)		\$5,000
Prosthesis (per amputation)		\$2,000
Hair Prosthesis (every 2 years)		\$50
Nonsurgical External Breast Prosthesis (initial prosthesis)		\$100
Anti-Nausea Drugs (every 12 months)		\$200
National Cancer Institute Evaluation/Consultation (every 12 mos.)		\$500
Egg Harvesting and Storage (one-time benefit)	Extraction	\$500
	Storage	\$175
Waiver of Premium (primary insured only)		Yes
ADDITIONAL RIDER BENEFITS		PLAN 3
Cancer Initial Diagnosis Level Benefit (one-time benefit)		\$5,000
Fixed Wellness Benefit		\$100

PLAN 3 WEEKLY PREMIUMS

AGES	INDIVIDUAL	FAMILY
18-64	\$11.42	\$22.36
65-69	\$26.51	\$51.85
70-74	\$31.64	\$60.67
75-80	\$35.81	\$68.09

PLAN 3 MONTHLY PREMIUMS

AGES	INDIVIDUAL	FAMILY
18-64	\$49.46	\$96.86
65-69	\$114.88	\$224.67
70-74	\$137.11	\$262.87
75-80	\$155.14	\$295.04

Issue Ages: 18-80

[†]Up to number of days of previous hospital confinement.

¹Pays actual cost up to amount listed.

²Pays up to amount listed in policy Schedule of Surgical Procedures. Amount paid depends on surgery.

³Includes the CAB Rider which increases the base policy benefit.

FOR HOME OFFICE USE ONLY - CP12

Opt 3 - 3HOSP; 3CHEM; 3SURG; 1MISC; 0ICR5; 5CLR3; 0CPR3; 1CABR3; 4WBR6; 0WBR7



For use in: North Carolina

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POLICY SPECIFICATIONS

Eligibility

Coverage may include you, your spouse or domestic partner and children under age 26.

Termination of Coverage

(a) Policy coverage terminates at the end of the grace period or your death (except that your covered spouse or domestic partner becomes the new insured; coverage will continue until their death). The riders terminate at the end of the grace period, if the policy terminates, or on the next renewal date after you request termination. Rider coverage under either of the Cancer Initial Diagnosis Riders also terminates when a benefit is paid on all covered persons. (b) Spouse/domestic partner coverage ends upon divorce/termination of partnership. (c) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent.

Renewability

The policy is guaranteed renewable for life, subject to change in premiums by class. All premiums may change on a class basis. A notice is mailed in advance of any change.

23 Specified Diseases Covered - Addison's Disease; Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease); Brucellosis; Diphtheria; Encephalitis; Hansen's Disease; Hepatitis (Chronic B or Chronic C with liver failure or hepatoma); Legionnaires' Disease (confirmation by culture or sputum); Lyme Disease; Multiple Sclerosis; Muscular Dystrophy; Myasthenia Gravis; Primary Biliary Cirrhosis; Rabies; Reye's Syndrome; Rocky Mountain Spotted Fever; Sickle Cell Anemia; Systemic Lupus Erythematosus; Tetanus; Thalassemia; Tuberculosis; Tularemia; Typhoid Fever.

LIMITATIONS AND EXCLUSIONS

Pre-Existing Condition Limitation

(a) Benefits are not paid for a pre-existing condition during the 12-month period beginning on the date that person's coverage starts. An unrelated cancer diagnosed after the effective date of coverage will not be considered a pre-existing condition. (b) A pre-existing condition is a disease or condition for which medical advice, diagnosis, care or treatment was received or recommended from a medical professional within the 12-month period prior to the effective date.

Policy Exclusions and Limitations

(a) Benefits are not paid for any loss, except for losses due to cancer or a specified disease. (b) Benefits are not paid for losses caused or aggravated by cancer or a specified disease or as a result of treatment. (c) Treatment must be received in the United States or its territories.

Hospice Care Team Limitation: Services are not covered for food or meals, well-baby care, volunteers or support for the family after covered person's death.

Blood, Plasma and Platelets Limitation: Does not include blood replaced by donors, or for immunoglobulins.

For the **Radiation/Chemotherapy for Cancer; Blood, Plasma and Platelets; and New or Experimental Treatment** benefits, we pay 50% of the billed amount if the actual costs are not obtainable as proof of loss.

For the **Radiation/Chemotherapy for Cancer** benefit, we do not pay for: treatment or emergency or room charges; treatment planning, management, devices, or supplies; medications or drugs covered elsewhere in the policy; X-rays, scans, and their interpretations; or any other drug, charge or expense that does not directly modify or destroy cancerous tissues.



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This brochure is for use in NC and is incomplete without the accompanying rate insert.

This material is valid as long as information remains current, but in no event later than November 14, 2022.

Cancer and Specified Disease benefits are provided by policy form CP12, or state variations thereof. Cancer rider benefit provided by the following rider form, or state variations thereof: Cancer Initial Diagnosis Level Benefit Rider CLR3.

This policy and riders provide Limited Benefit Supplemental Cancer and Specified Disease Insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



Allstate[®] BENEFITS

Provides a monthly benefit
if you are disabled from
a sickness or injury
and cannot work

Disability Insurance

Like most, unless you know someone who has been disabled, you may not see the value of Disability insurance. You may think it won't happen to you, but if it does, you are vulnerable to lost income.

An injury or sickness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily living expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help ensure your finances are not depleted.

Here's How It Works

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or off-the-job injury and cannot work, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses and more.

Meeting Your Needs

- You choose the monthly maximum benefit level that meets your needs
- Benefits start the first day after the elimination (waiting) period, when you are totally disabled and cannot work
- Premiums are affordable
- Conveniently payroll deducted

With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk. **Are you in good hands?[®] You can be.**

DID YOU KNOW ?



46% of Americans cannot cover a \$400 emergency.¹



Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.²

¹Disability Insurance: A Benefit for All, Council for Disability Awareness, 2017

²Chances of Disability, Council for Disability Awareness, disabilitycanhappen.org/chances_disability, 2017

Meet Joan

Joan is a hard worker and is very active outside of her workplace. She considers herself healthy and is still relatively young. Recently, one of her coworkers suffered a disability while at home and was unable to work, so her paycheck stopped. Joan thinks about her own situation and wonders what would happen to her finances if she suffered a disability.

Here is what weighs heavily on her mind:

- Her major medical will only pay a portion of the expenses associated with diagnosis, injury treatments and rehabilitation (if required)
- If she misses work because of an injury, she may not get paid or will receive a reduced paycheck
- She has bills, rent/mortgage, groceries and everyday living expenses she must continue to pay
- She might need to purchase special medical equipment, make needed renovations to her home or need assistance from a visiting nurse



Joan's story of injury and treatment turned into a happy ending, because she had Short Term Disability Insurance to help replace her paycheck while she was out of work.



CHOOSE

Joan purchased Short Term Disability Insurance to help protect the family's finances if she had to miss work due to a disability.



USE

Joan is painting her home when she falls from a ladder. She immediately feels sharp pain in her lower back. She visits her local emergency room to help relieve her pain.

Here's Joan's treatment path:

- Joan visits the emergency room and the doctors recommend she meet with a neurosurgeon
- The surgeon diagnoses Joan with a torn disc
- Joan's doctor schedules surgery and informs her the recovery period will last six to eight weeks
- Joan files her Short Term Disability claim online
- Joan undergoes surgery and is released from the hospital to recover for six to eight weeks
- She visits her doctor during her recovery

Joan received a monthly cash benefit while she was unable to work, which helped her continue to meet all her financial obligations.



CLAIM

In addition to her medical coverage, Joan's Short Term Disability Insurance provided the following benefit:

Monthly Disability Benefit

Using your cash benefits

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



Finances

Can help protect your savings, retirement plans and 401ks from being depleted.



Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city.



Home

You can use your cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs for your after care.



Expenses

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



MyBenefits: 24/7 Access allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

BENEFITS

BASE POLICY BENEFITS

Total Disability - the monthly benefit starts after the elimination period has been met. Benefits will not continue beyond the maximum benefit period. You must be actively employed on the date the disability occurs for this monthly benefit to be payable

Partial Disability - 50% of the monthly benefit is paid after at least one month of the Total Disability Benefit is payable. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period

Pregnancy - for total disability due to pregnancy if the policy has been in force for at least 10 months

Monthly Benefit When You Attain Age 70 - the monthly benefit will continue if you are disabled when you reach age 70 for the remainder of your benefit period or 12 months, whichever is less

Waiver of Premium - premiums are waived after monthly disability benefits are payable for 90 days in a row. Waived as long as monthly benefits are payable, but not beyond the maximum benefit period

BASE POLICY BENEFIT CONDITIONS

Concurrent Disability - one monthly benefit is paid, even if you are disabled due to more than one cause. Being disabled from more than one cause does not extend the payment of benefits under the maximum benefit period

Recurrent Disability - a benefit is paid if disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period

DETAILS OF COVERAGE FOR POLICY

Maximum Monthly Benefit - Minimum \$400 up to a Maximum of \$5,000 (based on income)

Benefit Period - Choose from 3, 6, 12 or 24 month benefit periods

Premium and Premium Mode - Your Allstate Benefits Representative can help you determine this

Elimination Periods (number of days for injury and sickness) - Choose from 0 injury/7 sickness, 0 injury/14 sickness, 7 injury/7 sickness, 14 injury/14 sickness, 30 injury/30 sickness, 90 injury/90 sickness or 180 injury/180 sickness

DEFINITIONS

Total Disability - when, because of sickness or an off-the-job injury, you can't perform the material and substantial duties of your own occupation (as defined below) and are under a physician's care

Own Occupation - the occupation you are performing when a period of disability begins

Elimination (Waiting) Period - a period of continuous total disability which must be satisfied before you are eligible to receive benefits

POLICY SPECIFICATIONS

Your Eligibility

Coverage under the policy includes you only.

Termination

Coverage under the policy terminates at the end of the grace period, your 70th birthday, or your death.

EXCLUSIONS AND LIMITATIONS

Pre-Existing Condition Limitation

We do not pay benefits for disabilities during the first 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if: your disability began during the 12 months after the effective date; and you received medical treatment, consultation, care or services, including diagnostic measures, took or were prescribed medications, or followed treatment recommendations in the 12 months prior to the effective date; or you had symptoms in the 12 months prior to the effective date.

Policy Exclusions and Limitations

We do not pay benefits for disabilities resulting from: an on-the-job injury; pregnancy, if disability first begins within 10 months of the policy date; any act of war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries; engaging in an illegal occupation or a felony; attempted suicide; injuries sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; participation in aeronautics unless as a fare-paying passenger on a licensed common-carrier aircraft; alcohol abuse or alcoholism, drug addiction or dependence on any controlled substance; voluntary inhalation of gas or fumes; bipolar affective, delusional, psychotic, somatoform, eating and anxiety disorders, schizophrenia, or mental illness without demonstrable organic disease. Disability benefits will not be provided during any period of incarceration. The maximum benefit period while you are outside of the United States will be limited to 30 days.

Monthly Benefit Reduction for Social Security and/or Railroad Retirement

Monthly benefits are reduced if benefits from Social Security, Railroad Retirement, or other federal disability benefits are received. The amount of reduction equals the total of these other benefits received but the monthly benefit we pay will always be at least \$100.



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This material is valid as long as information remains current, but in no event later than May 3, 2022.

Short Term Disability benefits are provided under policy form DI5W, or state variations thereof.

This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Allstate Benefits Representative. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).



Allstate BENEFITS

Protection for off-the-job
accidental injuries

Accident Insurance

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

With Accident insurance from Allstate Benefits, you can gain the advantage of financial support thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

Here's How It Works

Our coverage pays you cash benefits that correspond with hospital confinements. Your plan may also include coverage for a variety of occurrences, such as dismemberment, dislocation or fracture, ambulance services, medical expenses, disability and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

Meeting Your Needs

- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage is guaranteed renewable until age 70, subject to change in premiums by class

With Allstate Benefits, you can protect your finances against life's slips and falls.

Practical benefits for everyday living.®

DID YOU KNOW ?

The number of off-the-job
injuries sustained by workers
in one year includes:¹

OFF-THE-JOB (in millions)



Home
9.2



Non-Auto
4.0



Auto
2.2

¹National Safety Council, Injury Facts®, 2017 Edition

Meet Justine & Gina

Justine and Gina are part of an active family who enjoy having fun in the great outdoors. Justine has seen her family suffer bumps, bruises and breaks, and knows an accidental injury could happen at any moment. Her greatest worry is paying for treatment.

Here is what weighs heavily on her mind:

- Major medical will only pay a portion of the expenses associated with injury treatments
- There are copays she is responsible for until she meets her deductible
- If she misses work because of an injury, she must cover the bills, rent/mortgage, groceries and her child's education
- If she or a family member needs to seek treatment not available locally, she will have to pay for it



Gina's story of injury and treatment turned into a happy ending, because her family had supplemental Accident Insurance to help with expenses.



CHOOSE

Justine chooses benefits to help protect her family if they suffer an accidental injury.



USE

Justine was teaching her daughter Gina how to rollerblade when the wheel hit a rock in the road. Gina fell onto the pavement, rolled into a parked car and was knocked unconscious.

Here's Gina's treatment path:

- Taken by ambulance to the emergency room
- Examined by a doctor and X-rays were taken
- Underwent surgery to place pins in her wrist
- Visited by her doctor, watched for a concussion and released after a one-day stay in the hospital
- Had to wear a plaster splint for 6 weeks
- Seen by the doctor during a follow-up visit and sent to physical therapy to strengthen her wrist and improve her mobility

Justine would go online after each treatment to file a claim and receive her cash benefits.

Justine and Gina are still as active as ever.



CLAIM

Gina's Accident claim paid cash benefits for the following:

Ambulance Services

Fracture

Medical Expenses
(Emergency Room and X-rays)

Initial Hospitalization

Hospital Confinement

Accident Follow-Up Treatment

Physical Therapy (3 days/week)

For a listing of benefits and benefit amounts, see pages 3 and 4.

Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.



Travel

Can help pay for expenses while receiving treatment in another city.



Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.



MyBenefits: 24/7 Access allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

Dependent Eligibility

Coverage under the policy and riders (except the Sickness Disability Income Rider) may include you, your spouse and your children under age 26. Coverage under the Sickness Disability Income Rider includes you only.

¹Multiple dismemberments, dislocations or fractures are limited to the amount shown in the rate insert. ²Up to three times per covered person, per accident.

³Two treatments per covered person, per accident. *Must begin or be received within 180 days of the accident. **Within 3 days after the accident.

Benefits (subject to maximums as listed on page 4)

BASE POLICY BENEFITS

Accidental Death or Dismemberment¹, * - amount paid for dismemberment depends on the type of dismemberment. See Injury Benefit Schedule on page 5. If loss results from injury while riding as a fare-paying passenger on a scheduled common carrier, amount paid is 3 times the benefit amount stated on page 4

Dislocation or Fracture¹ - amount paid depends on type of dislocation or fracture. See Injury Benefit Schedule on page 5

Hospital Confinement - confinement in a hospital located in the United States or its territories, up to 90 days for any one injury

Disability (Primary Insured only) - benefit is paid when totally disabled for more than 3 days; payable up to 6 months

Medical Expenses - expenses incurred for medical or surgical treatment. Expenses are limited to physician fees, X-rays, emergency room services (maximum \$50), and repair to natural teeth if diagnosed by a dentist as necessary and as a result of injury

Ambulance Services - transfer to or from hospital by ground or air ambulance service

BENEFIT ENHANCEMENT RIDER

Initial Hospitalization^{}** - first hospital confinement occurring during a calendar year. Payable when a benefit has been paid under the Hospital Confinement benefit in the base policy

Lacerations^{}** - treatment for one or more lacerations (cuts)

Burns^{}** - treatment for one or more burns, other than sunburns

Skin Graft - receiving a skin graft by a physician, for which a benefit is paid under the Burns benefit

Brain Injury Diagnosis^{}** - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage within three days of an accident. Must be diagnosed within 30 days after the accident by CT Scan, MRI, EEG, PET scan or X-ray

Paralysis^{}** - spinal cord injury resulting in complete/permanent loss of use of two or more limbs for at least 90 days

Coma with Respiratory Assistance - unconsciousness lasting 7 or more days; intubation required. Medically induced comas excluded

Open Abdominal or Thoracic Surgery^{}**

Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery^{*} - surgery received for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery. Not paid if the Ruptured Disc Surgery benefit is paid

Ruptured Disc Surgery^{*} - diagnosis and surgical repair to a ruptured disc of the spine by a physician. Not paid if the Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery benefit is paid

Eye Surgery - surgery or removal of a foreign object by a physician

Blood and Plasma^{}** - transfusion after an accident

Appliance - physician-prescribed wheelchair, crutches or walker to help with personal locomotion or mobility

Prosthesis^{*} - physician-prescribed prosthetic hand, foot or eye lost as a result of an accident. Payable only if a benefit is paid for loss of hand, foot or eye under the policy Accidental Death or Dismemberment benefit

Physical Therapy - one treatment per day; maximum of 6 treatments per accident; must take place no longer than 6 months after the accident. Payable only if the Medical Expenses benefit is paid. Not payable for same visit for which the Accident Follow-Up Treatment benefit is paid

Non-Local Transportation² - treatment obtained at a non-local hospital or freestanding treatment center more than 100 miles from your home. Does not cover ambulance or physician's office or clinic visits for services other than treatment

Family Member Lodging - one adult family member to be with you while you are confined in a non-local hospital or freestanding treatment center. Not payable if family member lives within 100 miles one-way of the treatment facility. Up to 30 days per accident. Only payable if the Non-Local Transportation benefit is paid

Accident Follow-Up Treatment³ - one treatment per day; must take place no longer than 6 months after the accident. Payable only if the policy Medical Expenses benefit is paid. Not payable for the same visit for which the Physical Therapy benefit is paid

Hospital Intensive Care Unit Confinement^{}** - up to 60 days for each period of continuous confinement

OPTIONAL RIDER BENEFITS

Sickness Disability Income Rider (Primary Insured Only) - payable for total disability lasting at least 7 days; payable up to 6 months. Not paid for disability resulting from injury

Outpatient Physician's Treatment Rider - treatment outside the hospital. Payable up to 2 days per covered person, per calendar year and a maximum of 4 days per calendar year if dependents are covered. Covers sickness

BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted

BASE POLICY BENEFITS		PLAN 1	PLAN 2
Accidental Death or Dismemberment ¹	Employee	\$20,000	\$30,000
	Spouse	\$10,000	\$15,000
	Children	\$5,000	\$7,500
Dislocation or Fracture ¹	Employee	\$2,000	\$3,000
	Spouse	\$1,000	\$1,500
	Children	\$500	\$750
Hospital Confinement (pays daily)		\$100	\$150
Disability (pays monthly)		\$600	\$900
Medical Expenses (pays up to amount shown)		\$250	\$375
Ambulance Services	Ground	\$100	\$150
	Air	\$200	\$300
BENEFIT ENHANCEMENT RIDER		PLAN 1	PLAN 2
Initial Hospitalization (per year)		\$1,000	\$1,000
Lacerations (per year)		\$50	\$50
Burns (% body surface)	< 15% body surface	\$100	\$100
	15% or more	\$500	\$500
Skin Graft (% of Burns Benefit)		50%	50%
Brain Injury Diagnosis (pays once)		\$150	\$150
Paralysis (pays once)	Paraplegia	\$7,500	\$7,500
	Quadriplegia	\$15,000	\$15,000
Coma with Respiratory Assistance (pays once)		\$10,000	\$10,000
Open Abdominal or Thoracic Surgery	Surgery	\$1,000	\$1,000
	Exploratory	\$100	\$100
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$500	\$500
	Exploratory	\$150	\$150
Ruptured Disc Surgery		\$500	\$500
Eye Surgery		\$100	\$100
Blood and Plasma		\$300	\$300
Appliance		\$125	\$125
Prosthesis	1 device	\$500	\$500
	2 or more devices	\$1,000	\$1,000
Physical Therapy (pays daily)		\$30	\$30
Non-Local Transportation (per trip)		\$300	\$300
Family Member Lodging (pays daily)		\$100	\$100
Accident Follow-Up Treatment (pays daily)		\$50	\$50
Hospital Intensive Care Unit Confinement (pays daily)		\$400	\$400
OPTIONAL OUTPATIENT PHYSICIAN'S TREATMENT RIDER		PLAN 1	PLAN 2
Outpatient Physician's Treatment Rider (pays daily)		n/a	\$75
OPTIONAL SICKNESS DISABILITY INCOME RIDER		PLAN 1+	PLAN 2+
Sickness Disability Income Rider (pays monthly)		\$600	\$900

¹Up to amount shown; see Injury Benefit Schedule on next page. Multiple losses from same injury pay only up to amount shown above.

PLAN 1 PREMIUMS

MODE	EE	F
Weekly	\$4.85	\$8.87
Bi-Weekly	\$9.70	\$17.74
Semi-Monthly	\$10.49	\$19.22
Monthly	\$20.98	\$38.44

PLAN 1+ PREMIUMS

MODE	EE	F
Weekly	\$8.64	\$12.67
Bi-Weekly	\$17.28	\$25.34
Semi-Monthly	\$18.71	\$27.44
Monthly	\$37.42	\$54.88

PLAN 2 PREMIUMS

MODE	EE	F
Weekly	\$9.38	\$17.82
Bi-Weekly	\$18.76	\$35.64
Semi-Monthly	\$20.32	\$38.60
Monthly	\$40.64	\$77.19

PLAN 2+ PREMIUMS

MODE	EE	F
Weekly	\$15.07	\$23.51
Bi-Weekly	\$30.14	\$47.02
Semi-Monthly	\$32.65	\$50.93
Monthly	\$65.30	\$101.85

Issue ages: 18 to 64

EE = Employee; F = Family

Injury Benefit Schedule is on page 5

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.
Covered spouse gets 50% of the amounts shown and children 25%.

COMPLETE DISLOCATION	PLAN 1	PLAN 2
Hip joint	\$2,000	\$3,000
Knee or ankle joint [^] , bone or bones of the foot [^]	\$800	\$1,200
Wrist joint	\$700	\$1,050
Elbow joint	\$600	\$900
Shoulder joint	\$400	\$600
Bone or bones of the hand [^] , collarbone	\$300	\$450
Two or more fingers or toes	\$140	\$210
One finger or toe	\$60	\$90
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN 1	PLAN 2
Hip, thigh (femur), pelvis ^{^^}	\$2,000	\$3,000
Skull ^{^^}	\$1,900	\$2,850
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$1,100	\$1,650
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$800	\$1,200
Foot ^{^^} , hand or wrist ^{^^}	\$700	\$1,050
Lower jaw ^{^^}	\$400	\$600
Two or more ribs, fingers or toes, bones of face or nose	\$300	\$450
One rib, finger or toe, coccyx	\$140	\$210
LOSS OF LIFE OR LIMB	PLAN 1	PLAN 2
Life or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$20,000	\$30,000
One eye, hand, arm, foot, or leg	\$10,000	\$15,000
One or more entire toes	\$1,000	\$1,500
One or more entire fingers	\$800	\$1,200

[^] Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). ^{^^} Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

DEFINITIONS

Disability and Sickness

Disability –

Due solely to injury (policy only) or solely to sickness (Sickness Disability Income Rider only), you are under the care of a doctor, not able to do every important duty of your regular job and are not working at any job. If retired, means you are unable to engage in activities of persons of like age and good health.

Pregnancy –

Total disability resulting from pregnancy, childbirth, or complications is treated the same as any other sickness.

POLICY SPECIFICATIONS

Conditions and Limits

When an injury results in a covered loss within 90 days (180 days for dismemberment or death), unless otherwise stated on the Benefits page, from the date of an accident and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Treatment must be received in the United States or its territories.

Dependent Eligibility/Termination

Coverage under the policy and riders (except the Sickness Disability Income Rider) may include you, your spouse and your children under age 26. Coverage under the Sickness Disability Income Rider includes you only. Coverage terminates at the end of the grace period or age 70. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon divorce.

POLICY SPECIFICATIONS, continued

PRE-EXISTING CONDITION LIMITATIONS

Base Policy Only: We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition. A pre-existing condition is a condition (not revealed in the application) which manifested before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 5 years before the effective date.

Benefit Enhancement (AP3BER) Rider Only: We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition. A pre-existing condition is a condition (not revealed in the application) which manifested 1 year before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date.

Sickness Disability Income (APDIRS/C) Rider Only: We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition. A pre-existing condition is a condition (not revealed in the application) for which medical advice, diagnosis, care, or treatment was recommended by or received from a doctor within 1 year immediately preceding the effective date.

EXCLUSIONS AND LIMITATIONS

Base Policy (AP3) and Benefit Enhancement (AP3BER) Rider Only: Benefits are not paid for: injuries resulting from an on-the-job accident; injuries incurred before the effective date; any act of war or participation in a riot, insurrection or rebellion; suicide or attempted suicide; injuries sustained as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor; bacterial infections (except pyogenic infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; voluntary taking of poison or asphyxiation from or voluntary inhalation of gas or fumes; committing or attempting an assault or felony; driving in an organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; mental diseases or deficiencies unless from organic disease; dependent child participating in organized football; hernia, including complications; active Military service. Disability benefits for a back or intervertebral disc condition are limited to 3 months for any one injury.

Sickness Disability Income (APDIRS/C) Rider: Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; attempted suicide; any loss sustained or contracted as a result of being under the influence of any narcotic unless taken on the advice of a doctor; alcoholism, drug addiction or dependence on any controlled substance; mental illness without organic disease; voluntary inhalation of gas or fumes.

Outpatient Physician's Treatment Benefit (APOPTR1) Rider: Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; attempted suicide; any loss sustained or contracted as a result of being under the influence of any narcotic unless taken on the advice of a doctor; alcoholism, drug addiction or dependence on any controlled substance; mental illness without organic disease; voluntary inhalation of gas or fumes; dental or plastic surgery for cosmetic purposes, unless required to correct a disorder of normal body functions.

This brochure is for use in NC.

This material is valid as long as information remains current, but in no event later than August 3, 2023.

Accident benefits are provided under policy form AP3 or state variations thereof. Accident Rider benefits are provided under the following rider forms, or state variations thereof: Benefit Enhancement Rider AP3BER; Sickness Disability Income Rider APDIRS/APDIRC; and Outpatient Physician's Treatment Benefit Rider APOPTR1.

The policy and riders provide limited benefit supplemental accident insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply. This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Allstate Benefits Representative. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



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

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

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 payoff¹



42% of families would face financial hardship within six months, and **25%** would suffer financially within a month¹



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 is direct deposited or a check is mailed and can be used however they wish

Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal taxes. Consult with your tax advisor for specifics.



**Practical benefits
for everyday living.®**

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 children may be covered
- Affordable premiums

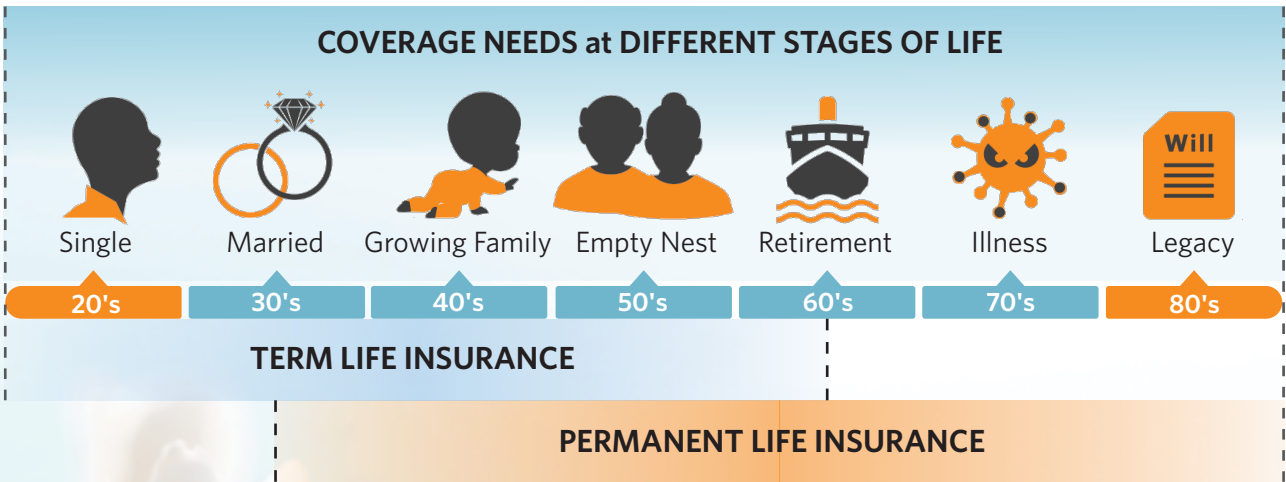
¹Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ²2021 Insurance Barometer Report, LIMRA. ³U.S. Bureau of Labor Statistics. Consumer Expenditure Survey. ⁴ibid. *You may be required to answer health questions at time of application.



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 Individual 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 HSAs, 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.

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^

Benefits

INDIVIDUAL WHOLE LIFE INSURANCE PROVIDES EITHER:

Death Benefit - pays a lump-sum cash benefit when the insured dies

Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS³

Accelerated Death Benefit for Terminal Illness or Condition - an advance of the death benefit, up to 75% of the policy face amount, when certified terminally ill. Premiums are waived after payment of benefit

Payor Waiver of Premium for Total Disability - we waive your premiums when we receive proof that the payor is totally disabled for at least 6 months. Please refer to the rider language for details

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

Children's Term - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate policy

Spouse's Level Term - level term insurance on the insured's spouse for 20 years, or to the spouse's age 70 if earlier. Not available if spouse is covered under a separate policy

Here's how Individual 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.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.

Practical Benefits for everyday living.®

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).

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 have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your certificate for details.

This brochure is for use in enrollments situated in NC. 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 July 13, 2026.

Individual Whole Life Insurance benefits are provided under policy form ICC18IWLP, IWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (ICC18IWLPTI, IWLPTI); Payor Waiver of Premium for Total Disability (ICC18IWLPWP, IWLPWP); Accidental Death Benefit (ICC18IWLPADB, IWLPADB); Children's Term (ICC18IWLPTCT, IWLPTCT); Spouse's Level Term (ICC18IWLPTST, IWLPTST).

This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Allstate Benefits Representative. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).



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