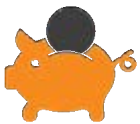




Term to Age 100 Life Insurance

Financial protection for those you love most

THINK ABOUT THIS



44% of people would feel a financial impact within six months of losing their household's primary wage earner. 28% said they would be affected within just one month[†]

More than 40% of Americans with life insurance coverage wish they had purchased their policies at a younger age[‡]

Coverage offered to the members of:

Transport Workers Union 2015 & Affiliates

Dealing with an unexpected death is difficult enough – you don't want to leave behind overwhelming financial obligations as well. With a Term Life Insurance policy from Allstate Benefits, your family can still realize all the goals and dreams you shared together.

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 estate taxes. Consult with your tax advisor for specifics.



Practical benefits for everyday living.[®]

Meeting Your Needs

- Guaranteed minimum death benefit is level for 5 years¹
- Premiums are affordable and remain level to age 100 unless you make changes to your coverage
- Spouse and children may be covered

[†]2020 Insurance Barometer Study, LIMRA. [‡]U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey*, *ibid.* ¹Current non-guaranteed death benefit is projected to remain level to age 100.



Meet Tiffany

CHOOSE

Tiffany signs up for Allstate Benefits Term to Age 100 Life Insurance during her employer’s Open Enrollment.

USE

Several months later, Tiffany suffers a heart attack and passes away. Her husband and children are devastated. Here’s her story:



Traveling

Tiffany traveled out of town on a business trip to meet with a client



Collapsed

She was in a meeting, experienced a sharp pain, shortness of breath, and collapsed



Ambulance

An ambulance was taking her to the nearest hospital when her heart stopped



Doctors

Doctors and nurses worked tirelessly to revive her, but they could not save her



Notification

Her husband was notified of her passing

CLAIM

Tiffany’s husband files a claim on Allstate Benefits Term to Age 100 Life Insurance coverage through the convenient web portal, **MyBenefits***. He receives cash benefits for:

- Term Life Insurance Death Benefit: A lump-sum cash benefit

*MyBenefits Claim Filing Portal

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Access: allstatebenefits.com/mybenefits

Here are some of the ways the cash benefit can be used



Finances

Can help eliminate the need to deplete savings or retirement plans



Home

Can 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.

Why Term Life Insurance might be right for you

Have you ever experienced a life-changing event and worried that you would not have the finances in place to handle it if you lost your spouse? It may have crossed your mind, but you put it off because you did not want to think about the unthinkable. However, if you have a spouse, children, or even grandchildren, that is reason enough to think about planning for their future today. Here are some additional reasons to consider:

- **You can't predict when you'll die, whether from a disease, accidental injury or natural causes.** Upon your death, Term to Age 100 can provide a lump-sum cash benefit directly to your designated beneficiary
- **You live on a budget, and purchasing traditional permanent life insurance would be costly.** Term to Age 100 is affordably priced
- **You want a Term Life policy that offers coverage for more than 5, 10 or 20 years.** Term to Age 100 offers coverage that can be with you until age 100
- **You want affordable coverage that goes with you should you leave your employer.** You can take the Term to Age 100 coverage with you; see your Certificate of Insurance for details
- **Your family may need additional money to help with health care related bills after you die.** Term to Age 100 provides a lump-sum death benefit that can be used to help cover these expenses
- **You're the primary wage earner and your family would have difficulty living without your income.** If you die before age 100, Term to Age 100 offers your designated beneficiary a lump-sum death benefit that is guaranteed for the first five years of coverage and is priced to remain level under current experience factors
- **You have recurring monthly debts such as a mortgage, car payment or credit cards.** Term to Age 100 provides a lump-sum death benefit that can be used to help cover monthly expenses
- **You have children under 18, and they require money for daily living expenses such as food, clothing, school sports and college education.** Term to Age 100 provides a lump-sum death benefit that can be used to help with daily living expenses

Benefits

TERM LIFE INSURANCE DEATH BENEFIT

Term Life Insurance Death Benefit - pays a lump-sum death benefit to your designated beneficiary when you die before age 100

OPTIONAL/ADDITIONAL RIDER BENEFITS (riders have exclusions and limitations)

Accidental Death Benefit - an additional death benefit is paid if death occurs as a result of an accidental injury

Accelerated Death Benefit for Terminal Illness - a lump-sum advance of 75% of the death benefit (not to exceed \$100,000) when certified terminally ill by a physician. The benefit payable is discounted using the current discount rate. Premiums are waived after payment of the benefit

Total Disability Payor Waiver of Premium - we waive your planned premiums when you suffer a total disability

Children's Term - a death benefit is paid when a covered child dies



Practical Benefits for everyday living.®

When you choose

ALLSTATE BENEFITS,

we can help give you and your family financial peace of mind.

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).

We can help give you and your family financial peace of mind. **Are you in good hands?® You can be.**

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 DE. 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 April 26, 2027.

Group Term Life Insurance benefits are provided under policy form GPTLP, or state variations thereof. Rider benefits are provided under the following rider forms or state variations thereof: Accidental Death Benefit GTLPADB; Accelerated Death Benefit for Terminal Illness GTLPLBR; Total Disability Payor Waiver of Premium GTLPPWP; Children's Term GTLPCTR.

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.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.
©2024 Allstate Insurance Company. www.allstate.com or allstatebenefits.com