



What if your family had to live without you or your paycheck?

Would they be able to afford daily living expenses and still have the financial freedom to enjoy life?



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Benefit coverage for
City of Baton Rouge and
Parish of East Baton Rouge

Group Universal Life Insurance

Provides benefits to help protect finances during
a time of loss or terminal illness

Group universal life from Allstate Benefits provides a lump-sum cash benefit upon death. Plus, life-event riders can be added to enhance the life coverage.



group universal life

Life insurance coverage is for the living; those left behind must deal with final expenses, bills, mortgage, and expenses associated with day-to-day life. It can also help provide financial security during life-changing events that occur as you age and your needs change. Plus, fund value accumulation allows for loans and withdrawals when needed.***

Life coverage helps offer peace of mind during life's changing events. Below is an example of how life insurance benefits might be paid.†



John chooses life insurance coverage offered through his Employer

John is married and chooses a \$150,000 face amount. His goal is to protect his family and help pay debts should he die unexpectedly.

While John is out of town visiting friends he is in an automobile accident, suffers extensive injuries, and dies on the way to the hospital.

Our life insurance coverage provided the following for John's family (his designated beneficiaries):

Life Insurance: \$150,000
Total Cash Benefits: \$150,000



†The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

meeting your needs

Our coverage can help provide security for you and your family's financial future.

- Up to the maximum amount being offered by your employer*
- Family coverage**
- Additional rider coverage
- Affordable premiums
- Tax benefits***
- Withdrawals and loans***

*You may be required to answer health questions at enrollment. Coverage is available with Guaranteed Issue through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required.

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

***Partial withdrawals, surrenders, non-qualified additional benefit rider charges and loans from life insurance policies may be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value. With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

prepare for the future today

Where do you see yourself 5 or 10 years from now—getting married, having children, paying for your child's college education?

What if your life or that of your loved one was cut short by an unexpected death? How would you, your spouse or your children survive financially?

Losing a loved one can be devastating. Final expenses and daily bills shouldn't add to the stress. Our coverage may be used to: pay off a mortgage or debts, provide for child care or educational expenses, or replace income to continue the same standard of living.

how it works - Premium payments are deducted from your paycheck and added to the fund value which earns at least 4% interest annually. Each month expenses and cost of insurance charges are deducted from the fund value and any excess in the fund continues to earn interest. Interest is not taxed as income until it is withdrawn.***

fund value and premium payments - Over time, as you continue to pay your premium, your fund value may grow. Monthly premiums are flexible, meaning you can choose to pay as much or as little as you can afford, subject to policy minimums and maximums.

You visit your doctor



The doctor runs tests



You are diagnosed with a terminal illness



You get a cash benefit†

†Rider requirements must be met. The benefit is an advance of the certificate death benefit.

get more out of life

Additional rider benefits have been included to help create a life events plan.*

Accelerated Death Benefit for Terminal Illness or Condition - Provides an advance of the death benefit.

Benefit Amount: Up to 75% of the face amount
Issue Ages: 0 - 75

Accelerated Death Benefit for Long-Term Care - Pays an advance of the death benefit as a monthly benefit for qualified long-term care services after a 90-day elimination period.

Monthly Benefit Amount: 4% of the death benefit amount
Issue Ages: 18 - 70

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

Monthly Benefit Amount: 4% of the death benefit amount
Issue Ages: 18 - 70

Group Universal Life insurance might be right for you if:

Check 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've got regular debts, like a mortgage, car payment or credit cards

You have children under 18

You want to supplement your employer's basic group life insurance

You want flexible coverage that can change with your needs

You'd like to plan to supplement your retirement income in later years

This material is valid as long as information remains current, but in no event later than November 1, 2016. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

Group Universal Life Insurance benefits provided by policy GUL22P, or state variations thereof. Riders provided by the following forms, or state variations thereof: GULBR, GULTC and GULTCEXT.

The coverage has exclusions and limitations, and may not be available for sale in all states. For costs and complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

This brochure is for use in the City of Baton Rouge and Parish of East Baton Rouge enrollment which is situated in LA.



Allstate
BENEFITS

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