



Benefit coverage for Norwegian American Hospital

By a sizable margin, the top reason people say they own life insurance is to cover burial and other final expenses (89 percent) followed by replacing the income of a wage earner (65 percent).¹

¹ *New LIFE and LIMRA Study Examines Changes in Insurance Planning Attitudes and Behaviors*, Life Foundation, July 27, 2011.



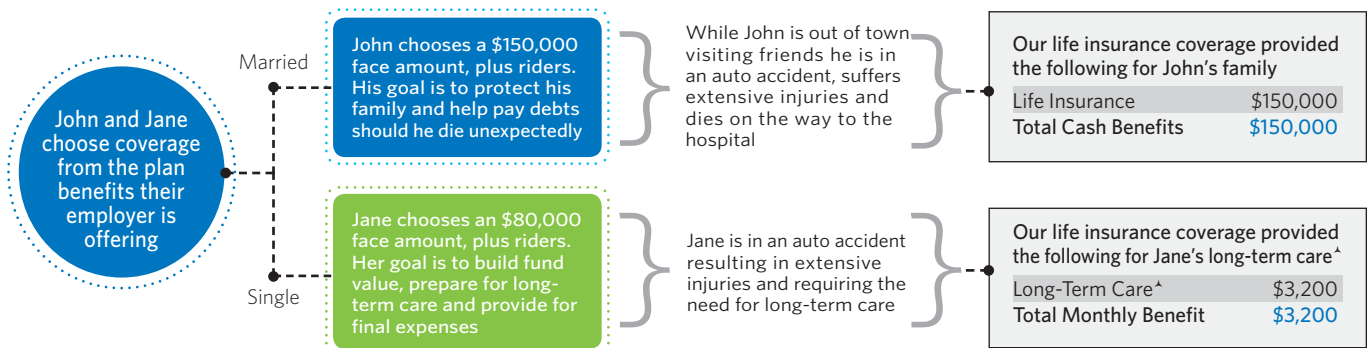
group universal life

Best in Benefits Series

Allstate Benefits (AB) group universal life provides a lump-sum cash benefit upon death. Plus, life-event riders can be added to provide coverage for terminal illness, premium waiver for disability, long-term care, and more.

Life insurance coverage is for the living; those left behind who 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.[^]



[^]See Accelerated Death Benefit for Long-Term Care conditions on next page.

i meeting your needs

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

- Up to \$150,000 of coverage guaranteed issue*, or \$250,000 with health questions to answer
- Family coverage**
- Optional rider coverage
- Affordable premiums
- Tax benefits***
- Withdrawals and loans***
- Portable coverage

*For guaranteed issue, there are no health questions asked during initial enrollment period. After enrollment period, health questions are required.

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

👍 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 or a loved one's life 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 childcare or educational expenses, or replace income to continue the same standard of living.

how it works - You decide what benefit amount is right for you and your family. Your premium payments are deducted from your paycheck and added to the fund value which earns interest at a rate of no less than 4.0% annually. Each month, AB will deduct expenses and cost of insurance charges from the fund, leaving any excess money to earn interest. The 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.

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

***Partial withdrawals, surrenders 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.



The average U.S. household with life insurance owns enough to replace 3.6 years of income.²

² Facts of Life and Annuities, LIMRA, November 2009.

get more out of life - Additional rider benefits can be included to help create a Life Events plan.

Children's Term* - Pays a death benefit for each covered child more than 24 hours and not yet 25 years old.

Benefit Amount: \$2,000 - \$20,000

Issue Ages: Your age 18 - 65

Total Disability Premium Waiver - Pays the planned premium when the insured is totally disabled for at least 6 months.

Benefit Amount: Planned premium

Issue Ages: 18 - 55

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

*Subject to state limits on dependent life coverage.



This material is valid as long as information remains current, but in no event later than November 15, 2014. 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: GUCTR, GUPW, and GULTC.

The coverage has exclusions and limitations, and may not be available for sale in all states. For costs and complete details, contact your Insurance Agent, or call [1-800-521-3535](tel:1-800-521-3535). Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

This brochure is for use Norwegian American Hospital enrollments which are situated in: IL



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation.

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