

term life insurance

Horizon 20 Year

Because you work hard for your family, it makes sense to be sure they're financially protected—in life and death. This is where term life insurance helps out. It gives you:

- Peace of mind that your family will be taken care of
- The ability to purchase affordable insurance for your dollar



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why it makes sense

Term life insurance helps assure you that money won't be your family's major worry when you're gone.

Chances are, you'll live a long time. It's probably smart to have term life insurance, which can help pay for expenses should your untimely death occur, while you are covered under the policy. So you can help protect your family's future.

Term Life Insurance Might Be Right For You If:

- 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 payments or credit cards
- You have children under 18
- You want to supplement your employer's basic group life insurance
- You want a policy that will pay a tax free amount to your beneficiary at your death
- You're young and you want to insure your life while you're still healthy

What You Get

- Term life insurance gives your beneficiary a source of funds. This money could be used to help continue mortgage payments, college education or other large expenses that don't stop with an untimely death.
- Competitive premiums, conveniently deducted from your paycheck
- Coverage that can be renewed with no medical questions to answer or tests to take
- Coverage available for your whole family
- A portable policy you can keep if you change jobs or retire, as long as you pay premiums to the insurance company
- Tax-free death benefit to your beneficiary

It works like this

You decide if term life insurance fits your family's needs and your budget. Once you purchase the coverage, and continue paying premiums, you're protected until the end of the term.

Term coverage is perfect for the individual who wants higher amounts of coverage for a set period of time.

It's similar to owning an automobile policy. While your automobile policy is in force you're covered against any unexpected loss. However, if a covered event does not occur during the term of coverage, no benefits are paid and at the end of coverage there is no refund of premiums.

Think About Protecting Your Family

It's a fact, between 1995 and 1997, more than 38% of all deaths occurred among people between the ages of 25 and 64.¹

One-half of American households have accumulated less than \$1,000 in net financial assets.² If you're like most of us you're focused on the need for retirement. The need to plan for the risk of premature death is an afterthought.

Maybe it's time you started thinking about adding a term life insurance policy to your plans for a secure financial future?

Income for Your Loved Ones

There's peace of mind that comes from knowing your beneficiaries will receive your policy's death benefit promptly.

1 Death Rates, by Age, Sex, and Race: 1970 to 1997, U.S. Census Bureau, *Statistical Abstract of the United States*, 1999, page 95.

2 Consumer Federation of America public opinion survey, 1999.

EXPLANATION OF BENEFITS

Minimum Face Amount

- The greater of \$10,000 (\$25,000 Washington, West Virginia) or the face amount purchased by weekly premium of \$2.00 (Payroll).
- The greater of \$25,000 or the face amount purchased by annual premium of \$100 (Direct).

Riders Available

Ask your agent for complete details.

Accidental Death Benefit Rider (ADB)

An additional death benefit is paid if death results directly and independently of all other causes, from a covered accidental bodily injury, and occurs within 180 days (365 days - WA) after an accidental bodily injury; and occurs while the policy and rider are in force. In Pennsylvania, the benefit is paid if death results from a covered accidental bodily injury and occurs after the injury and

EXPLANATION OF BENEFITS

while the policy and rider are in force. This coverage terminates on the policy anniversary on or next following the insured's 65th birthday or the date the insurance under the policy matures, expires or otherwise terminates. The annual premium is \$0.96 per thousand dollars of accidental death benefit. Issue ages 18-55.

Premium Waiver (PW)

Waiver of the premium in the event of continuous total disability for at least 6 months beginning while the policy and rider are in force and before the insured's age 60. Does not pay for disability resulting from intentionally self-inflicted injuries or war. This coverage terminates on the policy anniversary on or next following the insured's 60th birthday or the date the insurance under the policy matures, expires or otherwise terminates. Issue age 18-55.

Spouse Term Rider (STR): 1 to 5 units available

This benefit decreases each year as shown in the rider form and terminates on the earlier of the 70th birthday of the insured spouse or the termination date of the policy. Conversion option is provided prior to termination. The converted policy cannot be for an amount of insurance more than the death benefit in force on the conversion date. Annual premium is \$25.00 per unit. Issue ages 16-60 (spouse age).

Children's Term Rider (CTR): 2 to 10 units available

Provides a death benefit for each child at least 15 days old and not yet 25 years old. Coverage expires on each child's 25th birthday. The rider terminates on the death of the insured or the date the policy matures, expires or otherwise terminates. Annual premium is \$5.00 per \$1,000 unit. Issue ages 18-65.

Living Benefit Rider (LBR)

Available with base policy of \$25,000 or more. If the insured has an injury or illness which in the opinion of the physician is expected to result in death within 12 months (24 months - WA) with no reasonable prospect of recovery (if the insured has a terminal illness due to an injury or sickness expected to result in the insured's death within 12 months - MI), policyholder may elect an advance of up to 50% of the sum of the death benefit for the policy and any term rider(s) (excluding any accidental death benefit rider) on the insured's life, subject to a maximum of the lesser of \$100,000 or the policy death benefit. The amount payable is reduced by a one-time administrative fee and discounted at the current discount rate. Also waives future premiums for the policy and any riders. Values reduced proportionately. Issue ages 18-65.

Renewable

The policy is guaranteed to be renewable for successive 20-year periods, except that all coverage ends at the policy anniversary on or next following the insured's 70th birthday. Proof of insurability is not required for renewal.

Non-Guaranteed Elements of the Policy

Non-guaranteed premiums shown on ratecards are at current rates. They are subject to adjustment by the company after the fifth year; however, they cannot exceed the maximum premium guaranteed in the policy.

This is a non-participating 20 year renewable and convertible term policy with level death benefits. Initial and renewal term periods are for 20 years, or to age 70 if shorter. Current (Initial, PA) premiums are guaranteed for the first 5 policy years. We reserve the right to change premiums after the first 5 years on a class basis however, premiums will never exceed maximum premiums guaranteed in the policy.

This policy may be converted without evidence of insurability to any form of life insurance we offer at the time of conversion, except term insurance. Conversion may be no later than the insured's 65th birthday. The policy expires on the first anniversary on or after the insured's 70th birthday.

Issue Ages for Horizon 20 Year Term Life Insurance:

Issue Ages 18 to 65

how much insurance do you need?

At 5 times your annual income, your family's standard of living is consistent with how you live now. At 10 times your annual income you can help account for future earning potential.

Enter your present
gross income = _____

Take your present
gross income
and multiply it
by 5 or 10 = _____

Now, subtract your
existing death benefit
protection - _____

Your needed level of
protection for
benchmark = _____

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