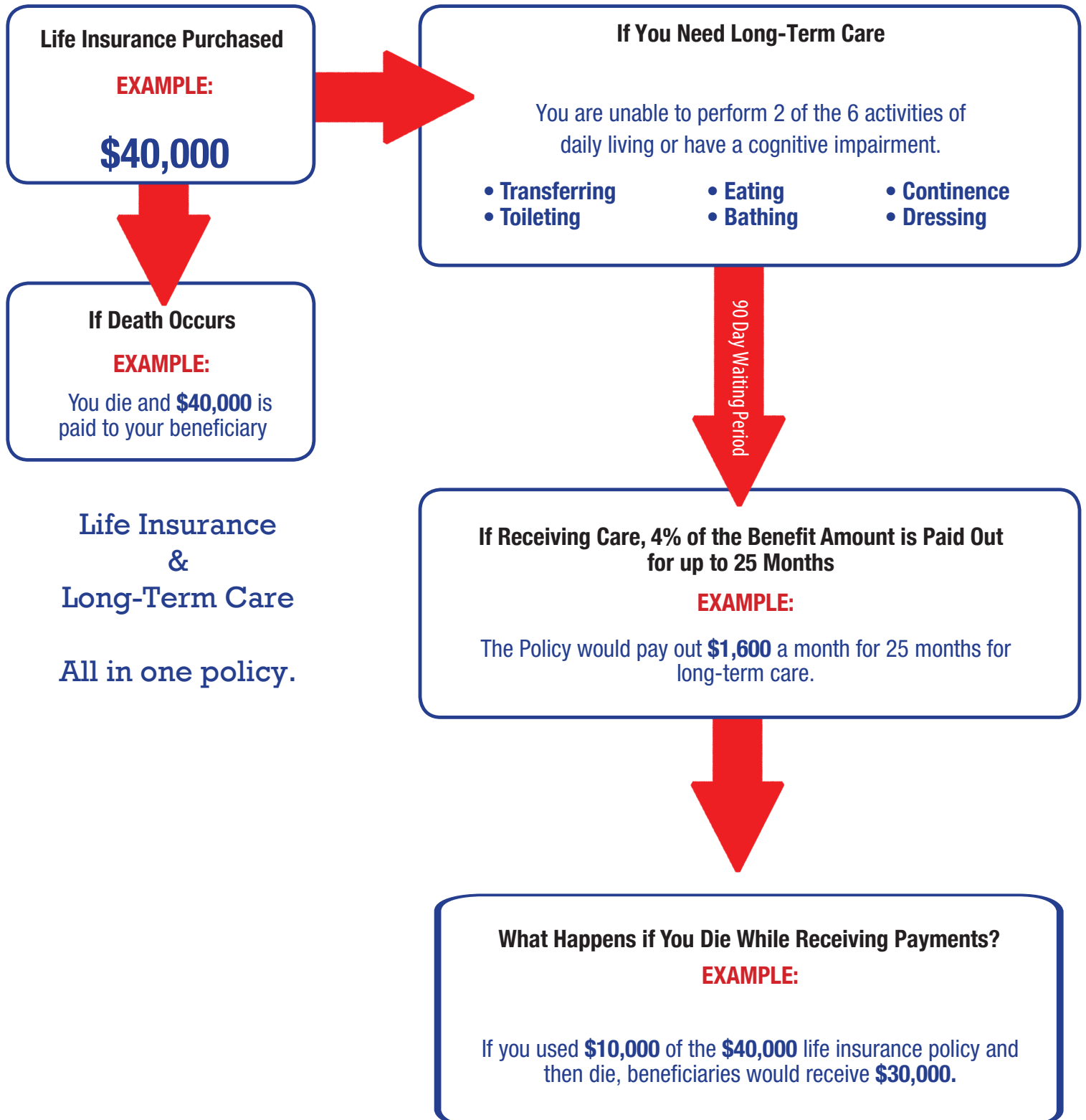


Allstate Whole Life Insurance

Accelerated Death Benefit for Long-Term Care



Allstate Whole Life Insurance

- Do you have a life insurance policy that is guaranteed to last to the day you die? Is the face amount guaranteed not to decrease as you age? And does it have guaranteed level premiums as you age?
- Do you need additional benefits for final expenses, survivor benefits or gifts to loved ones?

Based on your answers, now might be a good time to lock in your permanent insurance policy with the Allstate Whole Life Insurance Policy from Allstate Life Insurance Company.

Portable

The life insurance policy with the long-term care rider is yours and you may take it with you if you retire or leave your job.

Accelerated Death Benefit for Long-Term Care

Can be used for **Nursing Home, Assisted Living Facilities, Home Health Care, and Adult Day Care**

If a physician certifies that you are chronically ill according to the rider definitions, you will be paid 4% of your life insurance death benefit each month until 100% of your benefit has been used--up to 25 months.

There is a 30-day waiting period after the effective date of this policy before this benefit can be used in case of sickness or accident causing a need for chronic care. As you use this benefit, the money paid out is deducted from your life insurance death benefit, surrender charges and cash value. If you have an outstanding loan, your loan payments will be deducted from the 4% benefit amount each month. When the death benefit is exhausted, the policy ends.

Benefit Triggers - unable to perform 2 out of 6 activities of daily living or have a cognitive impairment.

- Bathing
- Transferring
- Continenence
- Toileting
- Dressing
- Eating

30 day waiting period from policy effective date
90 day elimination period once chronically ill

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.

Pre-existing Condition Limitation -The Accelerated Death Benefit for Long Term Care (GWCLTC) rider may contain a pre-existing condition limitation. Other Exclusions and Limitations -The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the certificate for details.

This information is valid as long as information remains current, but in no event later than 12/31/2022. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI), and Accelerated Death Benefit for Long Term Care (GWCLTC, GWCLTC1)

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.

Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in WA.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care (GWCLTC).

Riders also included:

Accelerated Death Benefit For Terminal Illness Rider

- Accelerates a portion of the death benefit if the insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months.
- Benefit amount = Up to 75% of the death benefit

Policy Information & Issue Ages

Issue Ages

Employees	18 – 70
Spouses	18 – 70

If tobacco use, the minimum age is 19

Conditional Guaranteed Issue Amounts

Employees	\$70,000
Spouses (working)	\$20,000
Spouse (non-working)	\$10,000

Simplified Issue Amounts

Employees	\$250,000
Spouses (working)	\$150,000
Spouses (non-working)	\$50,000