



whole life complete

group life insurance with an accelerated death benefit for long-term care

UNDERWRITTEN BY: AMERICAN HERITAGE LIFE INSURANCE COMPANY*

DID YOU KNOW?



The monthly median cost for a nursing home is \$8,669¹ per month = \$104,028 each year



The average hourly cost for an in-home caregiver is \$20 per hour²



On average, people requiring long-term care need services for 2 to 4 years³

FINANCIAL PROTECTION

For you, your spouse and your children



At Allstate Benefits, we're all about protecting our customers from life's uncertainties. And let's face it — there are a lot of them.

Planning financial security

A group life insurance policy is one of the greatest gifts you can give, but being prepared doesn't stop there. Injury or illness can result in costly long-term care expenses that can quickly deplete the funds you've built for retirement. And you never know what other financial emergencies life may bring. Being protected means being prepared for the unexpected.

We have you covered in more ways than one

With Group Whole Life Complete (Group Whole Life Insurance with Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider), **you can protect your finances and your family in three different ways with one life insurance product.**

- 1 Traditional whole life insurance, which pays a cash benefit to your beneficiaries when you die
- 2 Access to the death benefit to help pay for any necessary long-term care
- 3 Accumulated cash value, which can be accessed when it's needed

Group Whole Life Complete

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ¹Genworth Cost of Care Survey 2021, Nursing Home Facility, Semi-private room Denver, Colo. area. ²Costs of Care | ACL Administration for Community Living, Accessed 5/24/2022. ³<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>

Offered to employees of:





Here's how it works

You enroll in Group Whole Life Complete through your employer. **Premium payments are conveniently** deducted from your personal bank account monthly.



Death

When you pass away, your beneficiaries receive the death benefit amount as a lump-sum cash payment



Long-Term Care

If you require long-term care at some point, you can begin to draw funds from the death benefit to receive a monthly payment that may be used for the cost of that care



Financial Emergency

If you have a financial emergency and need cash, you can access funds from the cash balance

Meet Rich

Here's Rich's story of enrollment in Group Whole Life Complete from Allstate Benefits through his employer:



1. Enrollment

Rich enrolled in Group Whole Life Complete through his employer



2. Retirement

After he retired, he continued to pay his premiums directly to Allstate Benefits



3. Illness

At the age of 75, Rich had a stroke



4. Assistance

Afterward, he needed help with bathing and dressing



5. Claim

Rich filed a claim with Allstate Benefits along with documentation from his doctor, and it was approved



After the **90-day** waiting period

Rich began receiving a **percentage** of his Group Whole Life Complete coverage's death benefit each month

The **monthly payments** allowed Rich and his family to hire caregivers to visit Rich in his home for four hours each day

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider

Realities of Expenses

You know long-term care is expensive, but there are many types of long-term care and a wide range of associated expenses. **The most common type of long-term care is provided by a professional health aide in your own home, at a cost of about \$20 per hour.**⁴ Benefits provided by the rider can help cover those costs – and in most cases, at a much lower premium than traditional stand-alone long-term care insurance.

Advantages of Coverage

- Rates are based on your age at the coverage effective date and are guaranteed not to change
- No separate evidence of insurability required for the rider
- Can be issued to employees and spouses up to age 70
- Coverage is portable, meaning you can keep it after you retire or leave your employer

No matter what path life takes you on, Group Whole Life Complete can help make the journey a little easier.

The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

⁴Genworth Cost of Care Survey 2021, In-Home Care, Home Health Aide, hourly median costs, national



Details about Group Whole Life Complete with the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider

Death benefit



Benefit amount

The death benefit amount is fully guaranteed and is paid in a lump sum



Guaranteed rates

Rates are guaranteed for the life of the policy



Premiums

Premiums are affordable and are payable until age 95



Tax-free benefits

The death benefit can pass to your beneficiary free from state or federal estate taxes[†]



Beneficiary

Your beneficiary can use the death benefit for any purpose they like



Age

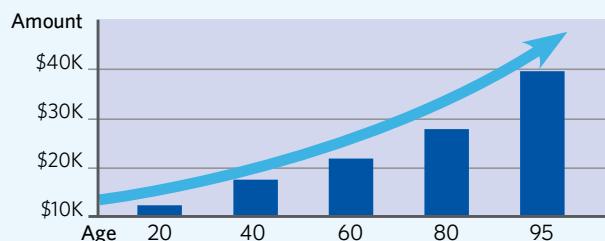
If you are still living at age 95, you may access the death benefit on a paid-up basis

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider

- The long-term care benefit is provided under the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider on the Group Whole Life Insurance coverage.
- Accelerates a percentage of the death benefit amount monthly for qualified care.⁵
- Qualified care includes home health care, adult day care, assisted living facility care and nursing home care.
- A licensed health care practitioner must certify that the insured is unable to perform at least 2 Activities of Daily

Living (ADLs) without substantial assistance, or requires substantial supervision due to cognitive impairment.

- ADLs include: eating, dressing, bathing, continence, toileting, and transferring.
- The Restoration of Benefits and Extension of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted, as well as expands the period of time the insured receives a benefit payout (time span is equal to the original benefit term).



Cash value

- The longer the policy coverage continues and premiums are paid, the more the cash value builds.
- If you decide to stop making premium payments after the coverage has developed cash value, you may take the cash value or convert it into paid-up life insurance coverage.

[†]Consult with a tax advisor for specific information. ⁵The employer chooses to offer either 4% or 6% of the death benefit.

CERTIFICATE SPECIFICATIONS

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider - Benefits are not paid for a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Exclusions

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider - Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: war, act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless otherwise required by law); services for which benefits are available under Medicare (or benefits would be available under Medicare except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

Suicide Exclusion for Group Whole Life - If the insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2025 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

This brochure is for use in enrollments situated in IL. 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 July 1, 2028.

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. The rider benefit is provided under the following forms, or state variations thereof: Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1).

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.

UNDERWRITTEN BY: AMERICAN HERITAGE LIFE INSURANCE COMPANY*



7 out of 10

people will need long-term care in their lifetimes¹



The monthly median cost for a nursing home in the U.S. is

\$8,669¹ each month | **\$104,028** each year



On average, people who require long-term care need services for

2 to 4 years²



Under certain conditions, **Medicare** will pay a portion of long-term expenses for the **first 100 days**. After **day 100**, long-term care expenses may need to be paid out of pocket each month!³

Financial Protection in More Ways Than One

Group Whole Life Complete provides protection in **three** different ways with **one** permanent life insurance product.



How it works

After enrollment, the **death benefit** may be accessed in **one of three ways**.



1. Traditional whole life insurance. The insured person passes away and their designated beneficiary receives their death benefit as a lump-sum cash payment.



2. Long-term care services. They are certified chronically ill and receive long-term care, opting to draw funds from their death benefit to help pay for long-term care services.



3. Accumulated cash value. They encounter a financial emergency and need cash, opting to withdraw funds from their cash balance (or borrow against it).

Group Whole Life Complete

A simple way to help make the future more financially secure

Advantages

Issue up to age **70**

Can be issued to employees and spouses up to age 70

Rates effective date

Rider rates are based on age as of the coverage effective date

EOI not required for the **LTC rider**

No separate evidence of insurability for the LTC rider

Group Whole Life Complete in action



1. John enrolls in **\$40,000** of Group Whole Life Insurance with the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider during his employer's open enrollment.



2. John is certified chronically ill and receives long-term care services at home.



3. John files a claim. His Group Whole Life coverage, which is provided at 4% Death Benefit option, begins sending him **\$1,600** each month for up to 50 months.



4. John reduces the overall impact to his nest egg.

Group Whole Life Complete

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Offered to employees of:



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Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider - Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Exclusions

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider - Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

Suicide Exclusion for Group Whole Life - If the insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.



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Group Whole Life Insurance guaranteed rate lock



John elects coverage at age 23 and locks in his affordable rate for the life of his policy. He's happy with his choice and enjoys peace of mind knowing that he and his family are protected if something should happen.



Julie didn't see the value in electing life insurance at such a young age, so she waited several years before eventually deciding to enroll in coverage. Although her rates are now locked in for the life of the policy, her premiums are higher than they would have been if she had elected coverage at a younger age like John did.

Attention, Blessing Health System:

You have the special opportunity to elect life insurance with a guaranteed rate lock for the life of your coverage.

This means that the younger you are when you enroll, the lower your rates will be for the life of your coverage, and your rates will never increase.

Here's How It Works

- You may elect coverage at any time. If you enroll during the annual open enrollment period or after a Qualifying Life Event (QLE) such as marriage or childbirth, there are no medical questions to answer (Guaranteed Issue). If you enroll at any other time, you will be asked several detailed medical questions and you must meet the "Actively at Work" requirement (Simplified Issue).*
- You choose who to cover (you and/or your eligible dependents) and the level of coverage that fits your needs.
- You lock in affordable rates that are only available through your employer and are guaranteed for the life of your coverage – the younger you are when you elect coverage, the lower your rates will be.
- A monthly advance of the death benefit may be paid to help cover the costs associated with long-term care.
- Your coverage builds cash value that you may borrow against if needed.
- You can take your coverage with you if you change jobs or retire.

*Although Guaranteed Issue or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued.

Don't miss out on this guaranteed rate-lock opportunity.

**Group Whole Life Insurance from Allstate Benefits.
Are you in good hands?®**

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frequently asked questions



group whole life insurance with accelerated death benefit for long term care with restoration of benefits and extension of benefits

COVERAGE AND BENEFITS

Q. How does Group Whole Life Insurance work?

A. If you or your covered spouse dies while the coverage is in force, a death benefit will be paid to the designated beneficiary. If you or your covered spouse survives to maturity and the coverage is still in force, the net surrender value is paid to you and coverage terminates. You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid.

Q. Who can be covered under the policy?

A. Group Whole Life Insurance with long-term care coverage is available for you and your spouse.

Q. What is the age range for coverage eligibility?

A. You and your spouse can sign up for coverage between the ages of 18 and 70.

Q. When does coverage for me and my spouse begin?

A. Coverage begins on the coverage effective date as shown in your coverage certificate.

Q. How does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider work?

A. If you or your covered spouse is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, you can request an advance of the death benefit as a monthly benefit after a 90-day elimination period. The Restoration of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted. The restoration feature ensures your death benefit amount remains at 100% regardless of how much you use to help pay for qualified long-term care services. The extension feature expands the period of time you may receive a benefit payout (time span is equal to the original benefit term). Please refer to your rider for more details.

Offered to the employees of:



Q. How much of the death benefit will I receive to pay for long-term care services?

A. To help pay for long-term care services, you will receive a payout of 4% of the death benefit for up to 50 months while you are receiving qualified long-term care services after a 90-day elimination period when you are certified as chronically ill by a licensed health care practitioner. If utilized for the full time period, the death benefit payout is accelerated up to 200%.

Q. Does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider qualify me for an exemption from contributions to my state's long-term care fund?

A. Several states have created trusts to pay long-term care benefits for qualified residents; typically, the trusts are funded by a payroll tax. Residents may be able to claim an exemption from the payroll tax if they have qualified long-term care insurance in place by a specific deadline. Each state's criteria for exemptions are different; please refer to this [list of state programs](#) for more information about your state.

Q. How does the Accelerated Death Benefit for Terminal Illness or Condition Rider work?

A. If you or a covered family member is certified by a physician as terminally ill, as defined in the rider, you can receive an advance of up to 75% (but not more than \$100,000) of the death benefit. Please refer to your rider for more details.

Q. How does the Children's Term Rider work?

A. This rider pays a benefit upon the death of a covered child if they die before they reach age 26 while the rider is in force. Each child's coverage under the Children's Term Rider can be converted to an individual life insurance policy when the child is no longer eligible under the rider.

Q. What if I already have Term Life Insurance?

A. Your employer may provide Term Life Insurance as part of your benefits package, but Term Life Insurance only provides coverage for a certain time period, and only protects your family should you pass away within that period. Group Whole Life Insurance in addition to Term Life Insurance can provide wraparound coverage, helping to give you peace of mind.

Because your premiums are locked in at your issue age, Group Whole Life Insurance premiums will never increase and the death benefit will never decrease as you age. Your policy builds cash value that may be accessed later. Should you require long-term care, you may request a monthly advanced payment of the death benefit to help pay for qualified services. With both Term and Permanent Life insurance coverage, you can help protect yourself and your loved ones throughout the various stages of life.

CONTINUATION OF COVERAGE

Q. If I leave the company, can I keep my life insurance coverage? How do I keep my coverage?

A. You can continue coverage for yourself and your spouse as long as you exercise the portability option and make premium payments directly to Allstate Benefits. Your premium payment must be received by Allstate Benefits within 31 days of your certificate termination date. Continuing your coverage is referred to as "Portability" in your coverage documents.

Q. I plan on retiring soon. Can I enroll in coverage and take it with me when I retire?

A. Yes, as long as the coverage effective date is before you retire. If your premiums are paid through payroll deduction, your first premium payment must be remitted by your employer. After that happens, you may continue your coverage when you leave your employer and make payments directly to Allstate Benefits. If your premiums are paid through ACH or direct bill, you will continue making payments directly to Allstate Benefits after retirement. Continuing your coverage is referred to as "Portability" in your coverage certificate.

Q. Will coverage levels change if I use portability and continue my coverage?

A. No. Coverage and premiums are not affected by you leaving the group.

CLAIMS

Q. Who may submit a claim?

- A. You, your covered spouse, or a beneficiary can submit claims for processing.

Q. How do I submit a claim?

- A. You can obtain a claim form by visiting the Allstate Benefits website at www.allstate.com/allstate-benefits/resources-and-forms.aspx or by calling the Allstate Benefits Customer Care Center at 800-521-3535.

Q. When a claim is filed and benefits are paid by Allstate Benefits, who receives the payment?

- A. Death benefits are paid to your designated beneficiary unless otherwise assigned to someone else. Accelerated Death and Surrender benefits are paid to you. Visit www.allstate.com/allstate-benefits/resources-and-forms.aspx to obtain the appropriate form.

TOBACCO USE AND AGE

Q. Do premiums depend on tobacco usage status?

- A. Yes. Your employer has a Tobacco Distinct classification, which means that premium rates and cash value will depend on your tobacco usage status.

Q. Do premiums depend on the insured's age?

- A. Yes. Premiums are based on your issue age, which is your age when coverage becomes effective. Once issued, the premium rate is locked in and does not increase as you age.

UNDERWRITING

Q. Are there medical questions to answer to enroll in this coverage?

- A. Coverage can be offered with one of the following requirements:
- **Guaranteed Issue*** – at initial enrollment, subject to any applicable pre-existing condition limitations, and you must meet the “Actively at Work” requirement to be eligible.
 - **Simplified Issue*** – you will be asked several detailed medical questions and you must meet the “Actively at Work” requirement.

***Although Guaranteed Issue or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy and rider exclusions and limitations, including pre-existing condition limitations, are not waived even though Guaranteed Issue or Simplified Issue is offered.**

CASH VALUE

Q. What is cash value?

A. As premiums are paid, the policy/certificate is building cash value over time. The cash value can be accessed in one of two ways: a policy/certificate loan or cash surrender.

Q. Do I need to “opt in” to begin building cash value?

A. No, you don't need to opt in or sign up. Your cash value will begin accumulating in accordance with the terms of the policy/certificate.

Q. How can I access the cash value of my policy/certificate?

A. There are two ways to access your cash value.

1. Loan: You may take a loan in an amount that is determined by the cash value minus the following: any existing debt or outstanding loans, interest on the existing debt, the amount that must be borrowed to reach the next certificate anniversary date, unpaid premiums, and two months of premium payments. Any due interest that is not paid will be added to the existing certificate debt and bear interest at the same rate. Any unpaid loan balance and accrued interest upon the death of the policy/certificate holder will be deducted from the death benefit when it is paid. There is a minimum certificate loan amount of \$100 unless this loan is being used to pay for premiums.

2. Cash surrender: You may surrender your certificate and receive the net surrender value, which is the cash value minus any certificate debt. Note that choosing this option will terminate your coverage. To surrender your certificate, contact our Customer Care Center at 800-521-3535 (Monday – Friday, 8 a.m. – 8 p.m. ET). You will need to complete a **Life Policy Service Request** form, which is located on our website at www.allstate.com/allstate-benefits/resources-and-forms.aspx.



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