

Term to Age 100 Life Insurance

from Allstate Benefits



Benefits are paid directly to your designated beneficiary

Provides your beneficiary a lump-sum cash benefit when you die

1 CHOOSE

You choose the death benefit to protect your loved ones should you die unexpectedly

2 USE

You're in an auto accident and rushed to the hospital. Doctors try to save you, but you pass away

3 CLAIM

Your beneficiary files a claim. The death benefit is paid directly to your beneficiary

A death not only leaves behind loved ones, but can also leave overwhelming financial obligations. And, if you're like most people, you don't have enough life insurance to keep your family afloat if an unexpected death occurs. Give yourself and your loved ones a gift of love – put yourself in Good Hands with coverage from Allstate Benefits.

50%+ say additional living expenses, such as Internet, cable and cell phone costs prevent them from purchasing life insurance.¹



Almost **70%** say required cost-of-living expenses are keeping them from buying some or more life insurance.¹

Without a Term Life Insurance policy, your family may have to tap into their savings, retirement, or 401k to help cover final expenses and everyday living expenses, should a breadwinner die unexpectedly.

Here's How It Works

You choose the coverage that's right for you and your family. With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specific information. Then, when life comes to an end, your beneficiary will receive a tax-free death benefit that can be used to help pay for funeral expenses, mortgage payments and more.

With Allstate Benefits, you gain peace of mind knowing your loved ones will receive a financial safety net when you die – think of it as your final gift of love.

Are you in Good Hands? You can be.

Key Features

- You choose the death benefit amount to leave behind
- Coverage for spouse through a separate certificate, and for child(ren) by rider
- Premiums are affordable and are conveniently payroll deducted
- Coverage may continue if you leave your job
- The death benefit may change after five years. This does not mean your death benefit will decrease, but it means it could, if current experience factors change. It will never be less than the minimum for your certificate.

[See reverse for plan details](#)

Offered to the employees of:
Forest River, Inc.



¹ Facts from LIMRA, September, 2014 Life Insurance Awareness Month



YOUR BENEFICIARY DECIDES how to use the cash benefits

Our cash benefits provide greater coverage options because you or your beneficiary get to determine how to use them.



Finances

The Accelerated Death Benefit Rider can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Travel

Your coverage will provide cash benefits to your beneficiary to help with travel related funeral expenses



Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs



Expenses

The lump-sum cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

Benefits

Base Policy Benefit	Issue Ages
Term to Age 100 Life Insurance pays a lump-sum cash benefit when you die before age 100. The death benefit is guaranteed for the first five years of coverage* and priced so the death benefit can remain level under current experience factors.	EE/SP** 18-80 NT & 19-80 T

EE = Employee, SP = Spouse, NT = Non-Tobacco, T = Tobacco

*The death benefit may change after five years. This does not mean your death benefit will decrease, but it means it could, if current experience factors change. It will never be less than the minimum for your certificate.

** To age 69 in IN

Your employer decides which rider benefits (if any) are available to you for enrollment. The full certificate detailing the coverage selected will be delivered to you.

Additional Rider‡	Insured Issue Ages
Accelerated Death Benefit for Terminal Illness Pays a death benefit advance if you are diagnosed as terminally ill.	0 to 75

Optional Rider‡	Insured Issue Ages
Children's Term¹ Pays a death benefit when a covered child dies.	18 to 65

¹Not available on certificate coverage purchased for a child.

‡The riders listed above have exclusions and limitations, may vary by state and may not be available in all states.

Access Your Benefits and Claim Filings

Accessing your benefit information using **MyBenefits** has never been easier.

MyBenefits is an easy-to-use website that offers you 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.



Allstate
BENEFITS

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For use in the Forest River, Inc. enrollments situated in: IN

This material is valid as long as information remains current, but in no event later than October 1, 2018.

Benefits are provided by Group Term Life insurance policy form GPTLP, or state variations thereof. Rider benefits provided by the following forms or state variations thereof: Accelerated Death Benefit for Terminal Illness GTLPLBR, and Children's Term GTLPCTR.

This information highlights some features of the policy but is not the insurance contract. For cost and complete details, contact your Allstate Benefits Representative. 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.