

Group Term Life Proposal

About Group Term to 100 Life Offered by Allstate Benefits

A death not only leaves behind loved ones, but also financial obligations. And, like many people, your employees may not have enough life insurance to keep their family afloat if an unexpected death occurs. Give your employees and their loved ones a gift of love with Good Hands® protection from Allstate Benefits.

Your employees choose the coverage that's right for them and their family. With planning, the death benefit can pass to beneficiaries free from state or federal estate taxes*. Then, if life comes to an end while coverage is in force, the beneficiary can receive a tax-free death benefit that can be used to help pay for funeral expenses, mortgage payments and more.

Are you in Good Hands?® You can be.

Group Term to 100 Life Plan Design

Your employees choose the death benefit amount to leave behind

- Coverage for spouse through a separate certificate, and for child(ren) through a separate certificate or rider*
- Premiums are affordable and remain level to age 100 unless coverage changes are made
- Premiums are conveniently payroll deducted
- Guaranteed minimum death benefit is level for 5 years; current non-guaranteed death benefit is projected to remain level to age 100

Optional Riders

Employer Elected – packaged with the base coverage*

- Accidental Death Benefit Rider†
- Accelerated Death Benefit for Terminal Illness Rider
- Future Purchase Option Rider†
- Total Disability Payor Waiver of Premium Rider†
- Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider

Employee Elected – optional at the employee level

- Children's Term Rider‡

* Included if the insured is eligible for the rider based on issue age and relationship to the employee.

† Not available on certificate coverage purchased for a child.

‡ Term rider benefit amounts count against the underwriting maximum for the person being covered by the rider.

This proposal is a brief description of coverage and is not a contract.