



Term to Age 100 Life Insurance

Financial protection for those you love most

THINK ABOUT THIS



44% of people would feel a financial impact within six months of losing their household's primary wage earner. 28% said they would be affected within just one month[†]

More than 40% of Americans with life insurance coverage wish they had purchased their policies at a younger age[†]



Over half of U.S. households rely on dual incomes (54%), and, for many, losing one income could be devastating to household finances^{††}

Dealing with an unexpected death is difficult enough – you don't want to leave behind overwhelming financial obligations as well. With a Term Life Insurance policy from Allstate Benefits, your family can still realize all the goals and dreams you shared together.

Here's How It Works

- Select the coverage that's right for you and your family
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit is direct deposited or a check is mailed and can be used however they wish

Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics.



**Practical benefits
for everyday living.[®]**

Meeting Your Needs

- Guaranteed minimum death benefit is level for 5 years¹
- Premiums are affordable and remain level to age 100 unless you make changes to your coverage
- Spouse and children may be covered

[†]2020 Insurance Barometer Study, LIMRA. ^{††}U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey*, *ibid.* ¹Current non-guaranteed death benefit is projected to remain level to age 100.



Meet Tiffany

CHOOSE

Tiffany signs up for Allstate Benefits Term to Age 100 Life Insurance during her employer's Open Enrollment.

USE

Several months later, Tiffany suffers a heart attack and passes away. Her husband and children are devastated. Here's her story:



Traveling

Tiffany traveled out of town on a business trip to meet with a client



Collapsed

She was in a meeting, experienced a sharp pain, shortness of breath, and collapsed



Ambulance

An ambulance was taking her to the nearest hospital when her heart stopped



Doctors

Doctors and nurses worked tirelessly to revive her, but they could not save her



Notification

Her husband was notified of her passing

CLAIM

Tiffany's husband files a claim on Allstate Benefits Term to Age 100 Life Insurance coverage through the convenient web portal, **MyBenefits***. He receives cash benefits for:

- Term Life Insurance Death Benefit:
A lump-sum cash benefit

*MyBenefits Claim Filing Portal

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Access: allstatebenefits.com/mybenefits

Here are some of the ways the cash benefit can be used



Finances

Can help eliminate the need to deplete savings or retirement plans



Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs



Expenses

Can help pay your family's living expenses such as bills, electricity, and gas

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

CGI° Group Term to Age 100 Life Insurance, Biweekly Premium² Quotes

For Eligible EMPLOYEES of 10-249 life Employer Groups. CGI° Max. \$70,000.

NONTOBACCO

This rate card is for groups situated in Wisconsin. This rate card expires and is no longer valid on 12/31/2023.

The appropriate Illustration Certification must be completed in all states.

Issue Age	Biweekly Premium for Group Term to 100 Initial Death Benefit¹ of:			
	\$25,000	\$50,000	\$75,000	\$100,000
18	\$5.00	\$10.00	\$15.00³	\$20.00³
19	N/A³	\$6.94	\$10.40³	\$13.86³
20	N/A³	\$6.94	\$10.40³	\$13.86³
21	N/A³	\$6.94	\$10.40³	\$13.86³
22	N/A³	\$6.94	\$10.40³	\$13.86³
23	N/A³	\$6.94	\$10.40³	\$13.86³
24	N/A³	\$6.94	\$10.40³	\$13.86³
25	N/A³	\$6.94	\$10.40³	\$13.86³
26	N/A³	\$7.04	\$10.56³	\$14.08³
27	N/A³	\$7.16	\$10.74³	\$14.32³
28	N/A³	\$7.28	\$10.92³	\$14.54³
29	N/A³	\$7.40	\$11.08³	\$14.78³
30	N/A³	\$7.50	\$11.26³	\$15.00³
31	N/A³	\$7.90	\$11.84³	\$15.78³
32	\$4.14	\$8.28	\$12.42³	\$16.54³
33	\$4.34	\$8.66	\$13.00³	\$17.32³
34	\$4.52	\$9.04	\$13.56³	\$18.08³
35	\$4.72	\$9.44	\$14.14³	\$18.86³
36	\$4.92	\$9.84	\$14.74³	\$19.66³
37	\$5.34	\$10.68	\$16.02³	\$21.36³
38	\$5.74	\$11.50	\$17.22³	\$22.96³
39	\$6.16	\$12.30	\$18.44³	\$24.58³
40	\$6.56	\$13.10	\$19.66³	\$26.20³
41	\$7.18	\$14.38	\$21.56³	\$28.74³
42	\$7.82	\$15.62	\$23.44³	\$31.24³
43	\$8.44	\$16.88	\$25.30³	\$33.74³
44	\$9.08	\$18.14	\$27.22³	\$36.28³
45	\$9.70	\$19.40	\$29.08³	\$38.78³
46	\$10.48	\$20.98	\$31.46³	\$41.92³
47	\$11.26	\$22.52	\$33.78³	\$45.04³
48	\$12.04	\$24.06	\$36.10³	\$48.12³
49	\$12.80	\$25.60	\$38.40³	\$51.20³

Issue Age	Biweekly Premium for Group Term to 100 Initial Death Benefit¹ of:			
	\$25,000	\$50,000	\$75,000	\$100,000
50	\$13.58	\$27.14	\$40.72³	\$54.28³
51	\$14.98	\$29.96	\$44.92³	\$59.90³
52	\$16.40	\$32.78	\$49.16³	\$65.54³
53	\$17.80	\$35.58	\$53.38³	\$71.16³
54	\$19.20	\$38.40	\$57.58³	\$76.78³
55	\$21.64	\$43.28	\$64.92³	\$86.54³
56	\$23.60	\$47.18	\$70.76³	\$94.36³
57	\$25.54	\$51.08	\$76.62³	\$102.16³
58	\$27.50	\$55.00	\$82.48³	\$109.96³
59	\$29.44	\$58.90	\$88.34³	\$117.78³
60	\$31.38	\$62.76	\$94.14³	\$125.50³
61	\$34.40	\$68.80	\$103.18³	\$137.58³
62	\$37.42	\$74.84	\$112.24³	\$149.66³
63	\$40.46	\$80.90	\$121.34³	\$161.78³
64	\$43.48	\$86.92	\$130.40³	\$173.86³
65	\$46.48	\$92.98	\$139.46³	\$185.92³
66	\$51.14	\$102.28	\$153.42³	\$204.54³
67	\$55.78	\$111.56	\$167.34³	\$223.12³
68	\$60.44	\$120.88	\$181.30³	\$241.74³
69	\$65.08	\$130.16	\$195.24³	\$260.32³
70	\$69.72	\$139.46	\$209.18³	\$278.90³
71 ^	\$82.06	\$164.12	\$246.18	\$328.24
72 ^	\$85.18	\$170.34	\$255.50	\$340.66
73 ^	\$88.52	\$177.04	\$265.56	\$354.08
74 ^	\$93.36	\$186.72	\$280.08	\$373.42
75 ^	\$99.14	\$198.28	\$297.42	\$396.54
76 ^	\$122.26	\$244.50	\$366.76	\$489.00
77 ^	\$129.64	\$259.26	\$388.88	\$518.50
78 ^	\$135.60	\$271.18	\$406.76	\$542.36
79 ^	\$140.92	\$281.82	\$422.72	\$563.62
80 ^	\$146.54	\$293.08	\$439.62	\$586.16

° Contingent Guarantee Issue (CGI) underwriting limits are subject to account specific offer. Quotes denoted † or ³ require EOI.

¹ Initial Death Benefit is guaranteed level for the first five (5) years. After the first five years, the death benefit may decrease, but it will never be less than the minimum guaranteed in the policy. The current, non-guaranteed death benefit is projected to be level to age 100.

² Premium is level to age 100. BIWEEKLY means 26 times per year.

³ Quote does not meet the minimum size requirement, i.e. the greater of \$5,000 or the amount purchased by \$2/week without regard to riders, or it exceeds the CGI/GI Maximum (requires Evidence of Insurability).

^ Evidence of insurability (EOI) is required for ages 71-80 and quotes in excess of U/W offer (³).

For Agent Use Only. Not for use with consumer sales. Not to be disseminated to the public.

This rate card is for certificate form GPTLC, or state variation thereof, underwritten by American Heritage Life Insurance Company. Refer to the state specific brochure or policy form for exact benefits, limitations, exclusions, and other provisions applicable to the state of solicitation. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, Home Office, Jacksonville, FL, a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company.

FOR HOME OFFICE USE ONLY: Settings were Wisconsin-Employee-BIWEEKLY-CGI/GI-REGV-100-TRUE-0-0-N-Initial Death Benefit-25000-50000-75000-100000

CGI° Group Term to Age 100 Life Insurance, Biweekly Premium² Quotes

For Eligible EMPLOYEES of 10-249 life Employer Groups. CGI° Max. \$70,000.

TOBACCO

This rate card is for groups situated in Wisconsin. This rate card expires and is no longer valid on 12/31/2023.

The appropriate Illustration Certification must be completed in all states.

Issue Age	Biweekly Premium for Group Term to 100 Initial Death Benefit¹ of:			
	\$25,000	\$50,000	\$75,000	\$100,000
18	Issue age 18 will always be issued Nontobacco.			
19	N/A³	\$7.70	\$11.54³	\$15.40³
20	\$4.04	\$8.08	\$12.12³	\$16.16³
21	\$4.24	\$8.46	\$12.70³	\$16.94³
22	\$4.42	\$8.86	\$13.28³	\$17.70³
23	\$4.62	\$9.24	\$13.86³	\$18.46³
24	\$4.82	\$9.62	\$14.44³	\$19.24³
25	\$5.00	\$10.00	\$15.00³	\$20.00³
26	\$5.20	\$10.40	\$15.58³	\$20.78³
27	\$5.40	\$10.78	\$16.16³	\$21.54³
28	\$5.58	\$11.16	\$16.74³	\$22.32³
29	\$5.78	\$11.54	\$17.32³	\$23.08³
30	\$5.98	\$11.92	\$17.90³	\$23.86³
31	\$6.16	\$12.32	\$18.46³	\$24.62³
32	\$6.36	\$12.70	\$19.04³	\$25.40³
33	\$6.54	\$13.08	\$19.62³	\$26.16³
34	\$6.74	\$13.48	\$20.20³	\$26.92³
35	\$6.94	\$13.86	\$20.78³	\$27.70³
36	\$7.64	\$15.26	\$22.88³	\$30.50³
37	\$8.30	\$16.60	\$24.90³	\$33.20³
38	\$9.00	\$18.00	\$27.00³	\$36.00³
39	\$9.74	\$19.48	\$29.22³	\$38.98³
40	\$10.44	\$20.88	\$31.30³	\$41.74³
41	\$11.52	\$23.04	\$34.56³	\$46.08³
42	\$12.64	\$25.26	\$37.88³	\$50.50³
43	\$13.72	\$27.44	\$41.14³	\$54.86³
44	\$14.82	\$29.64	\$44.46³	\$59.28³
45	\$15.88	\$31.76	\$47.64³	\$63.50³
46	\$17.18	\$34.34	\$51.50³	\$68.66³
47	\$18.52	\$37.04	\$55.56³	\$74.08³
48	\$19.92	\$39.84	\$59.74³	\$79.66³
49	\$21.32	\$42.62	\$63.94³	\$85.24³

Issue Age	Biweekly Premium for Group Term to 100 Initial Death Benefit¹ of:			
	\$25,000	\$50,000	\$75,000	\$100,000
50	\$22.66	\$45.34	\$68.00³	\$90.66³
51	\$24.74	\$49.48	\$74.22³	\$98.98³
52	\$26.76	\$53.52	\$80.28³	\$107.04³
53	\$28.86	\$57.72	\$86.58³	\$115.42³
54	\$30.90	\$61.80	\$92.68³	\$123.58³
55	\$32.76	\$65.52	\$98.28³	\$131.04³
56	\$35.40	\$70.80	\$106.18³	\$141.58³
57	\$37.94	\$75.86	\$113.78³	\$151.70³
58	\$40.40	\$80.78	\$121.16³	\$161.54³
59	\$42.92	\$85.84	\$128.74³	\$171.66³
60	\$45.42	\$90.84	\$136.24³	\$181.66³
61	\$49.14	\$98.28	\$147.42³	\$196.54³
62	\$52.82	\$105.62	\$158.44³	\$211.24³
63	\$56.38	\$112.74	\$169.10³	\$225.46³
64	\$59.86	\$119.70	\$179.54³	\$239.40³
65	\$63.12	\$126.22	\$189.32³	\$252.44³
66	\$69.24	\$138.48	\$207.72³	\$276.96³
67	\$75.24	\$150.46	\$225.70³	\$300.94³
68	\$81.08	\$162.16	\$243.24³	\$324.32³
69	\$86.80	\$173.60	\$260.40³	\$347.20³
70	\$92.36	\$184.72	\$277.08³	\$369.44³
71 ^	\$107.44	\$214.88	\$322.30	\$429.74
72 ^	\$112.36	\$224.72	\$337.08	\$449.44
73 ^	\$117.78	\$235.54	\$353.32	\$471.08
74 ^	\$123.86	\$247.70	\$371.54	\$495.40
75 ^	\$130.70	\$261.40	\$392.08	\$522.78
76 ^	\$138.72	\$277.42	\$416.14	\$554.86
77 ^	\$143.66	\$287.32	\$430.96	\$574.62
78 ^	\$148.92	\$297.82	\$446.72	\$595.62
79 ^	\$154.46	\$308.90	\$463.34	\$617.78
80 ^	\$160.28	\$320.54	\$480.82	\$641.08

° Contingent Guarantee Issue (CGI) underwriting limits are subject to account specific offer. Quotes denoted † or ³ require EOI.

¹ Initial Death Benefit is guaranteed level for the first five (5) years. After the first five years, the death benefit may decrease, but it will never be less than the minimum guaranteed in the policy. The current, non-guaranteed death benefit is projected to be level to age 100.

² Premium is level to age 100. BIWEEKLY means 26 times per year.

³ Quote does not meet the minimum size requirement, i.e. the greater of \$5,000 or the amount purchased by \$2/week without regard to riders, or it exceeds the CGI/GI Maximum (requires Evidence of Insurability).

^ Evidence of insurability (EOI) is required for ages 71-80 and quotes in excess of U/W offer (³).

For Agent Use Only. Not for use with consumer sales. Not to be disseminated to the public.

This rate card is for certificate form GPTLC, or state variation thereof, underwritten by American Heritage Life Insurance Company. Refer to the state specific brochure or policy form for exact benefits, limitations, exclusions, and other provisions applicable to the state of solicitation. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, Home Office, Jacksonville, FL, a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company.

FOR HOME OFFICE USE ONLY: Settings were Wisconsin-Employee-BIWEEKLY-CGI/GI-REGV-100-TRUE-0-0-N-Initial Death Benefit-25000-50000-75000-100000

Why Term Life Insurance might be right for you

Have you ever experienced a life-changing event and worried that you would not have the finances in place to handle it if you lost your spouse? It may have crossed your mind, but you put it off because you did not want to think about the unthinkable. However, if you have a spouse, children, or even grandchildren, that is reason enough to think about planning for their future today. Here are some additional reasons to consider:

- **You can't predict when you'll die, whether from a disease, accidental injury or natural causes.** Upon your death, Term to Age 100 can provide a lump-sum cash benefit directly to your designated beneficiary
- **You live on a budget, and purchasing traditional permanent life insurance would be costly.** Term to Age 100 is affordably priced
- **You want a Term Life policy that offers coverage for more than 5, 10 or 20 years.** Term to Age 100 offers coverage that can be with you until age 100
- **You want affordable coverage that goes with you should you leave your employer.** You can take the Term to Age 100 coverage with you; see your Certificate of Insurance for details
- **Your family may need additional money to help with health care related bills after you die.** Term to Age 100 provides a lump-sum death benefit that can be used to help cover these expenses
- **You're the primary wage earner and your family would have difficulty living without your income.** If you die before age 100, Term to Age 100 offers your designated beneficiary a lump-sum death benefit that is guaranteed for the first five years of coverage and is priced to remain level under current experience factors
- **You have recurring monthly debts such as a mortgage, car payment or credit cards.** Term to Age 100 provides a lump-sum death benefit that can be used to help cover monthly expenses
- **You have children under 18, and they require money for daily living expenses such as food, clothing, school sports and college education.** Term to Age 100 provides a lump-sum death benefit that can be used to help with daily living expenses

Benefits

TERM LIFE INSURANCE DEATH BENEFIT

Term Life Insurance Death Benefit - pays a lump-sum death benefit to your designated beneficiary when you die before age 100

OPTIONAL/ADDITIONAL RIDER BENEFITS (riders have exclusions and limitations)

Accelerated Death Benefit for Terminal Illness - an advance of the death benefit is paid

when diagnosed as terminally ill

Practical Benefits for everyday living.®

When you choose

ALLSTATE BENEFITS,

we can help give you and your family financial peace of mind.

We are the Good Hands® people

We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily - and get benefits deposited directly into your bank account (authorization required).

We can help give you and your family financial peace of mind. **Are you in good hands?® You can be.**

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.

Other Exclusions and Limitations - The policy and riders have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your certificate for details.

This brochure is for use in enrollments situated in WI. 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 September 18, 2026.

Group Term Life Insurance benefits are provided under policy form GPTLP, or state variations thereof. Rider benefits are provided under the following rider forms or state variations thereof: Accelerated Death Benefit for Terminal Illness GTLPLBR.

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.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.
©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com