

You have more than a policy. You have Allstate.

Caring for customers and communities has always been a top priority for Allstate. Whether you're looking for answers or advice you can trust, your Allstate agency is close to home and ready to help.

Allstate is committed to making insurance better. Along with fast and fair claim service, we have innovative tools, apps and extras to make everyday life easier for you.

Talk to your Allstate agency today and see what we mean when we say **"You're in good hands.®"**

Allstate Insurance Company

AgentFname AgentLname

AgencyPhone

AgencyName1

AgencyAdd1

AgencyAdd2

AgencyCity, AgencyState

AgencyZip

AgencyMultiStateLicense

AgentEmail



All guarantees are subject to the claims-paying ability of issuing insurer.

¹Loans or partial withdrawals can reduce the policy's cash value and death benefit, can increase the possibility of policy lapse, and may result in a tax liability. Consult a tax advisor for additional information on the tax treatment of loans and withdrawals from a life insurance policy.

²Please see rider for terms, conditions, and restrictions. Additional costs may apply. Subject to state-specific terms and availability.

Life insurance offered through Allstate Life Ins. Co. & Allstate Assurance Co., 3075 Sanders Rd, Northbrook IL 60062; American Heritage Life Ins. Co., 1776 American Heritage Life Dr., Jacksonville FL 32224. In New York, life insurance offered through Allstate Life Insurance Company of New York, Hauppauge NY.

life

SECURE YOUR FAMILY'S FINANCIAL FUTURE WITH LIFE INSURANCE.



The foundation for a secure financial future

It's hard to predict the unexpected in life, such as a heart attack or car accident. Is your family's financial future protected if they could no longer rely on your income? Help safeguard the life you want, for the people that matter most.

Life insurance can be used to help your family in so many ways:

- Provide income to handle everyday expenses
- Help make sure your family can stay in your home
- Cover college expenses or pay off education debts
- Leave a financial legacy for your heirs — free from federal income tax
- Cover final expenses

It is also a versatile financial planning tool to provide other benefits you might not have considered, such as:

- Offer living benefits in case of critical or terminal illness²
- Help guarantee future insurability for children
- Meet unexpected small business needs

How much is enough?

There is no such thing as “one size fits all” in life insurance. But one thing is almost certain: if you have coverage at work, it's likely not enough. And it stops when you leave your job or retire. Your Allstate Agent can show you a variety of options to make sure you have enough.

Choose the protection that's right for you.

Term insurance: it's like *renting*.

Term insurance can be compared to renting a home or leasing a car. You choose the length of time and amount of coverage based on your unique needs, and your payments stay the same until the end of your term.

Before that term ends, you may have the option to convert or renew the policy.

Term may be a suitable choice for you if you:

- Want the most affordable, highest level of coverage.
- Need coverage for a set amount of time at a guaranteed price.
- Want coverage to supplement your group life insurance through your employer that can stay with you.

Permanent insurance: it's like *buying*.

Permanent insurance is similar to owning a home — where you can build up equity, or cash value that you can borrow or withdraw.¹

Permanent life insurance may be right for you if you:

- Want lifetime protection.
- Want “equity” to build up the policy's value.
- Want access to the cash value in the policy for emergencies.¹
- Want flexibility to make changes in your policy in the future.

