

# Think about it.



## What is holding you back from protecting your most important asset?

You probably have insurance protection for your home, your car, and your valuables, but what about your life? If you or a family member were not there tomorrow would you or your family be able to financially make ends meet? Allstate Workplace Division offers Universal Life insurance protection to help protect you and your family in a time of need. Let us help customize an affordable plan to suit your needs.



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Workplace Division



## Prepare for the future today.

You may feel a little unsure about preparing for you or your family's future today, especially when you are dealing with the day-to-day issues of your life. If you are like most, work and family preoccupy your time. But have you stopped to consider your future or the future of your family? Where do you see yourself 5 or 10 years from now—getting married, having children, paying for your child's college education?

These may be dreams today; but what if those dreams were cut short by an unexpected death in your family. How would you, your spouse or your children survive financially?

### Why Do You Need It?

The need for life insurance continues to grow. Americans purchased \$3.1 trillion of new life insurance coverage in 2004, 5 percent more than in 2003.<sup>1</sup> Even though more life insurance is being purchased, only 28 percent of all Americans own cash value life insurance.<sup>2</sup>

What if your family lost your paycheck? Many people don't have adequate savings. In 2004, only 40.8 percent of Americans said they have any savings. And, 34.7 percent of those who said they were saving, said they were saving for retirement and not for the loss of a family wage earner.<sup>2</sup>

1. Life Insurers Fact Book 2005, American Council of Life Insurers.

2. Recent Changes in U.S. Family Finances: Evidence from the 2001 and 2004 Survey of Consumer Finances, Federal Reserve Bulletin, January, 2006.

### How Much Do You Need?

You decide how much life insurance fits your family's needs and your budget. Once you start paying premiums, they're added to your fund value. Cost of insurance charges and expense charges are deducted each month.

Your fund value accumulates each month as it earns interest. Your fund value is guaranteed to earn at least 4.0%. Future fund values can be used when you experience a need. An annual report helps you keep track of the current fund value of your policy. It also itemizes the amounts credited to and charged against your policy.

### Think About Your Family?

You probably plan to live a long time, but have you stopped to consider what would happen if you or a loved one were gone tomorrow? What would you or your family do to make ends meet? The bills would continue and life would go on, but would you or your family continue life at the same standard of living?

And if you have children then you understand the day-to-day expenses that can accumulate for education, tuition, school supplies, clothing, food, athletic activities or other expenses associated with their growing years. Have you considered what would happen if one of your family's incomes was lost? How would you assure your children are prepared in such an event? Universal Life Insurance provides protection for you or your loved ones in the event of an untimely death.

## For Younger and Older

Whether or not you have dependents yet, it's smart to consider applying for life insurance now. The younger you are when you start, the lower your cost of insurance. And the sooner you start, the longer your fund value has to build.

And as your life needs change, you can change your policy to match. For instance, if you are newly married or just married and are thinking about starting a family, you may want to consider increasing your death benefit amount. If you already have children, when they reach the age of financial independence you may consider lowering the death benefit amount. Your coverage can be adjusted so it is flexible with the day-to-day needs of your family's life changes.

## About Tax-Deferred Earnings

Using tax-deferred financial tools like Universal Life insurance can help your money grow faster. How? While your fund value earns interest, it's not subject to taxes. Unless you withdraw it, your money and the interest you've earned are working to earn you more interest.

## Get More Out of Life by Creating a Life Events Policy Through the Addition of Optional Riders\*

It's easy to enhance your coverage by adding one or more of the following optional riders: Spouse Term (Other Insured), Accidental Death Benefit, Waiver of Premium, Children's Term, Accelerated Death Benefit/Living Benefit, Long Term Care and Term. Riders can provide benefits if you die too soon, live a long time, become disabled, require long term care or want to add additional term insurance for yourself, your spouse or your children.

\*Subject to state and product availability.

## How Much Insurance Do You Need?

A general rule of thumb is that at 7 times your annual income, your family's standard of living is consistent with how you live now.

At 10 times your annual income you can help account for future earning potential. No one knows your situation better than you. You may wish to have more or less coverage based on your unique circumstances.

Enter your present gross income

= \_\_\_\_\_

Take your present gross income and multiply it by 7 or 10

= \_\_\_\_\_

Now, subtract your existing death benefit protection

- \_\_\_\_\_

Your needed level of protection

= \_\_\_\_\_

## You're Going To Like What You Get

- Easy application process for policies up to \$150,000
- Affordable premiums, conveniently deducted from your paycheck
- A portable policy you can keep if you change jobs or retire, as long as you pay premiums to AWD
- Income Tax-deferred accumulation of fund value
- Potential for loans and partial withdrawals based on available cash value<sup>3</sup>
- Income Tax-free death benefit to your beneficiary
- Coverage available for your whole family

3. This option is only available after one year of coverage.



Universal Life insurance benefits provided by policy UL20P or UL21P, or state variations thereof. The coverage may have exclusions and limitations, reductions of benefits at specific ages, and may not be available for sale in all states. For costs and complete details, contact your Insurance Agent, or call 1-800-521-3535. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). This brochure highlights some policy features but is not the insurance contract. Only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both the insured and the insurance company.



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