

Horizon 20-Year Term Insurance

Because you work hard for your family, it makes sense to be sure they're financially protected—in life and death. This is where term life insurance helps out. It gives you: peace of mind that your family will be taken care of; the ability to purchase affordable insurance for your dollar. You decide if term life insurance fits your family's needs and your budget. Once you purchase the coverage, and continue paying premiums, you're protected until the end of the term. Term coverage is perfect for the individual who wants higher amounts of coverage for a set period of time.

If you were to die today, would your family's finances be protected?

You can help keep your finances intact and provide for your family in your absence.

Horizon Term is a twenty-year renewable and convertible term policy with level death benefits. It is ideal for providing life coverage for a specified term at affordable premium rates. It gives your beneficiary a source of funds which can be used to help continue mortgage payments, college education or other large expenses that don't stop with an untimely death. There's peace of mind that comes from knowing your beneficiaries will receive your policy's death benefit promptly. And best of all, it can be converted to an AWD cash value life insurance policy without evidence of insurability.

Horizon 20-Year Term policy benefits covered by the policy include:

▪ **Minimum Face Amount:**

The greater of \$10,000 (\$25,000 Washington, West Virginia) or the face amount purchased by weekly premium of \$2.00

▪ **Rider Benefits:**

Accidental Death Benefit Rider (ADB); Premium Waiver (PW); Spouse Term Rider (STR): 1 to 5 units available; Children's Term Rider (CTR2): 2 to 10 units available; and Living Benefit Rider (LBR)

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.

With Allstate Workplace Division Horizon 20-Year Term insurance you can have peace-of-mind knowing -

- Term life insurance gives your beneficiary a source of funds. This money could be used to help continue mortgage payments, college education or other large expenses that don't stop with an untimely death.
- Premiums can be conveniently deducted from your paycheck
- You can renew your coverage with no medical questions to answer or tests to take
- Coverage is available for your entire family
- You can keep your coverage should you change jobs or retire, as long as premiums are paid to the insurance company
- The income tax-free death benefit will be provided to your designated beneficiary

This is a non-participating 20 year renewable and convertible term policy with level death benefits. Initial and renewal term periods are for 20 years, or to age 70 if shorter. Current (Initial, PA) premiums are guaranteed for the first 5 policy years. We reserve the right to change premiums after the first 5 years on a class basis however, premiums will never exceed maximum premiums guaranteed in the policy.



Allstate

Workplace Division

Benefits provided by policy form P20RCT and rider forms ADB, PW, STR, CTR2 and LBR or state variations thereof. Underwritten by American Heritage Life Insurance Company. The policy and riders have exclusions, limitations and reductions of benefits at specific ages, and may not be available for sale in all states. For costs and complete details of the coverage, contact your insurance agent, or call 1-800-521-3535.

Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a wholly-owned subsidiary of The Allstate Corporation. ©2006 Allstate Insurance Company. The Workplace Marketer.® www.allstate.com or allstateatwork.com