



Group Whole Life with Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider



Whole Life Insurance with Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider from Allstate Benefits provides 3 different benefits:

- 1) Nursing Home or at Home Care for daily living costs. Paid out monthly advance at 6% of death benefit. Even if you use your long term care benefits, the death benefit will still pay the full pre-acceleration amount.
- 2) Cash Value available once accumulated.
- 3) Death Benefit for entire life

Family Coverage Available.

Enroll Now!

Monthly Rates (Non-tobacco)

		Benefit Amount				
		10,000	20,000	30,000	40,000	50,000
Age	20	5.52	11.03	16.56	22.07	27.59
	30	6.93	13.87	20.80	27.73	34.67
	40	11.81	23.62	35.43	47.23	59.04
	50	21.07	42.15	63.23	84.30	105.38
		60	42.21	84.42	126.63	168.83
					211.04	

Cash Value at age 65*

		Benefit Amount				
		10,000	20,000	30,000	40,000	50,000
		3,479	6,957	10,436	13,914	17,393
		3,214	6,427	9,641	12,855	16,069
		2,782	5,565	8,347	11,130	13,912
		2,042	4,084	6,125	8,167	10,209
		Cash Value after 10 years*				
			1,867	3,733	5,600	7,467
					9,334	

Monthly Rates (Tobacco)

		Benefit Amount				
		10,000	20,000	30,000	40,000	50,000
Age	20	9.10	18.20	27.31	36.40	45.50
	30	11.39	22.79	34.18	45.56	56.96
	40	18.46	36.92	55.38	73.83	92.29
	50	31.72	63.43	95.16	126.87	158.59
		60	57.43	114.87	172.30	229.73
					287.17	

Cash Value at age 65*

		Benefit Amount				
		10,000	20,000	30,000	40,000	50,000
		4,373	8,745	13,118	17,491	21,864
		4,043	8,085	12,128	16,170	20,213
		3,487	6,974	10,460	13,947	17,434
		2,533	5,065	7,598	10,130	12,663
		Cash Value after 10 years*				
			2,065	4,130	6,196	8,261
					10,326	

Monthly Child Term Rates

		Benefit Amount			
		5,000	10,000	15,000	20,000
24 hours - 18 yrs, or through age 25 if full time student		2.28	4.55	6.83	9.10

*Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

Exclusions and Limitations

Pre-Existing Condition Limitation for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Riders - Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Exclusions for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Riders - Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war; participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

Suicide Exclusion for Group Whole Life, Children's Term Rider - If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid. Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Children's Term (GWPCT); Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1). 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. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

