



THINK ABOUT THIS



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff¹



42% of families would face financial hardship within six months, and **25%** would suffer financially within a month¹



Over half of U.S. households rely on dual incomes (**54%**),² and, for many, losing one income could be devastating to household finances

With an unexpected death — you don't want to leave behind financial obligations. Whole Life Insurance from Allstate Benefits can help your family realize the goals and dreams you shared together, and builds cash value you can draw on while still alive.

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 payable by direct deposit or check 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.



Meeting Your Needs

- Fully-guaranteed death benefit (premiums payable to age 95)
- If you live to age 121, a lump-sum maturity benefit is paid
- Spouse and child(ren) may be covered**
- Affordable premiums

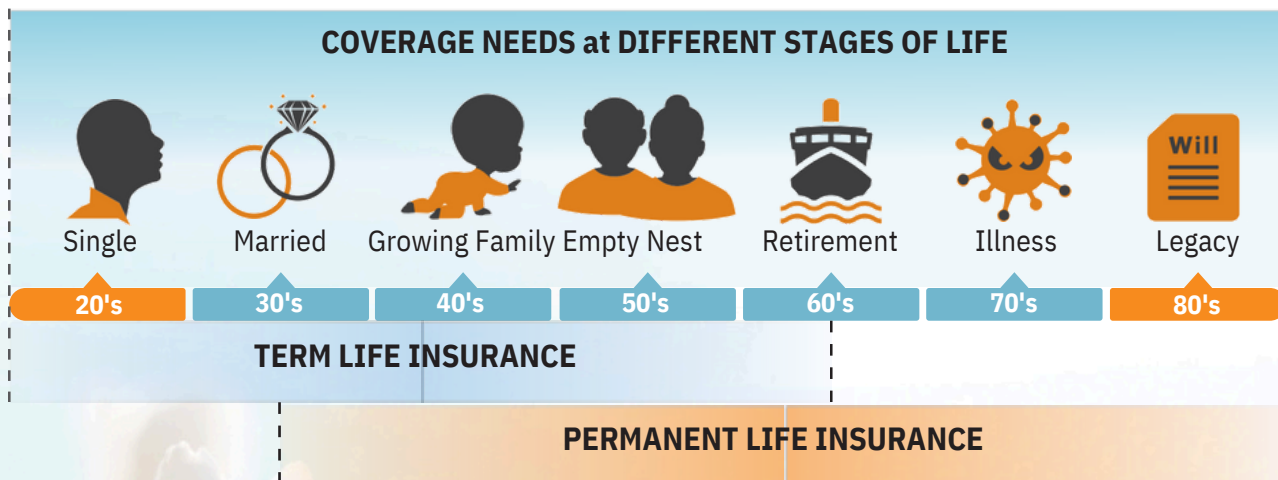
¹Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. 12021 Insurance Barometer Report, LIMRA. 2U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, ibid. *You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required. **Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states.



There are moments in life that cause us to think about how our loved ones would make ends meet, if we died unexpectedly and their financial support was reduced.

Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



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



Finances

Can help protect your savings, retirement plans and 401(k)s from being depleted



Home

Your beneficiary can use the cash benefits to 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.

Prepare for the future today

Review and check some or all that apply.

- You're the primary wage earner and your family would have trouble living comfortably without your income
- You have regular debts, like mortgage, car payment or credit cards
- You have children under 18
- You want permanent, fully guaranteed coverage
- You'd like to offer a tax-free death benefit to your beneficiary

Here's how Group Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available. Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.

With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

Benefits

GROUP WHOLE LIFE INSURANCE PROVIDES EITHER:

Death Benefit - pays a lump-sum cash benefit when the insured before age 121 dies

Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS

Accelerated Death Benefit for Terminal Illness or Condition - a lump-sum advance of 75% of the death benefit (not to exceed \$100,000) when certified terminally ill by a physician. The benefit payable is discounted using the current discount rate. Premiums are waived after payment of the benefit. Premiums are waived after payment of benefit.

Children's Term - level term insurance for each covered dependent child under age 26. Subject to state limits on dependent life coverage

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits - a monthly advance of 6% of the death benefit for up to 34 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value to the pre-acceleration amounts, and the extension benefit extends the death benefit for a period equal to the original benefit term. Premiums are waived for the months when the benefit is payable.

The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.



Practical benefits for everyday living.®

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

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).

Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$10,000								Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$24.70	\$1,940							51
52	24.70	1,831							52
53	24.70	1,716							53
54	24.70	1,594							54
55	24.70	1,465							55
56	35.57	1,538							56
57	35.57	1,614							57
58	35.57	1,694							58
59	35.57	1,778							59
60	35.57	1,867							60
61	51.74	1,959							61
62	51.74	2,056							62
63	51.74	2,158							63
64	51.74	2,263							64
65	51.74	2,372							65
66	62.66	2,486							66
67	66.79	2,603							67
68	75.14	2,724							68
69	77.13	2,848							69
70	82.32	2,974							70

Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$10,000								Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$4.57	\$3,517							18
19	4.57	3,498							19
20	4.57	3,479							20
21	4.57	3,458							21
22	4.57	3,436							22
23	4.57	3,413							23
24	4.57	3,389							24
25	4.57	3,364							25
26	5.76	3,337							26
27	5.76	3,308							27
28	5.76	3,278							28
29	5.76	3,247							29
30	5.76	3,214							30
31	7.46	3,179							31
32	7.46	3,142							32
33	7.46	3,103							33
34	7.46	3,063							34
35	7.46	3,021							35
36	9.87	2,978							36
37	9.87	2,932							37
38	9.87	2,885							38
39	9.87	2,835							39
40	9.87	2,782							40
41	13.10	2,727							41
42	13.10	2,668							42
43	13.10	2,605							43
44	13.10	2,539							44
45	13.10	2,468							45
46	17.70	2,393							46
47	17.70	2,313							47
48	17.70	2,228							48
49	17.70	2,138							49
50	17.70	2,042							50

Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)											
Face Amount	\$25,000		\$50,000		\$75,000						Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$88.69	\$6,004	\$177.38	\$12,007	\$266.07	\$18,011					51
52	88.69	5,655	177.38	11,311	266.07	16,966					52
53	88.69	5,284	177.38	10,569	266.07	15,853					53
54	88.69	4,890	177.38	9,779	266.07	14,669					54
55	88.69	4,469	177.38	8,938	266.07	13,406					55
56	120.33	4,607	240.67	9,214	361.00	13,821					56
57	120.33	4,744	240.67	9,488	361.00	14,232					57
58	120.33	4,882	240.67	9,764	361.00	14,645					58
59	120.33	5,021	240.67	10,042	361.00	15,063					59
60	120.33	5,163	240.67	10,326	361.00	15,489					60
61	162.06	5,307	324.13	10,614	486.19	15,920					61
62	162.06	5,455	324.13	10,910	486.19	16,365					62
63	162.06	5,610	324.13	11,220	486.19	16,830					63
64	162.06	5,788	324.13	11,577	486.19	17,365					64
65	162.06	6,013	324.13	12,027	486.19	18,040					65
66	192.77	6,252	385.54	12,504	578.31	18,756					66
67	204.60	6,508	409.21	13,015	613.81	19,523					67
68	218.81	6,782	437.62	13,564	656.44	20,345					68
69	233.15	7,078	466.29	14,156	699.44	21,233					69
70	247.69	7,393	495.37	14,785	743.06	22,178					70

Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)											
Face Amount	\$25,000		\$50,000		\$75,000						Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.										
19	\$18.81	\$10,993	\$37.63	\$21,986	\$56.44	\$32,979					19
20	18.81	10,932	37.63	21,864	56.44	32,795					20
21	18.81	10,867	37.63	21,735	56.44	32,602					21
22	18.81	10,800	37.63	21,599	56.44	32,399					22
23	18.81	10,728	37.63	21,456	56.44	32,183					23
24	18.81	10,653	37.63	21,306	56.44	31,958					24
25	18.81	10,574	37.63	21,148	56.44	31,721					25
26	23.58	10,491	47.17	20,981	70.75	31,472					26
27	23.58	10,403	47.17	20,805	70.75	31,208					27
28	23.58	10,309	47.17	20,619	70.75	30,928					28
29	23.58	10,211	47.17	20,422	70.75	30,632					29
30	23.58	10,107	47.17	20,213	70.75	30,320					30
31	29.62	9,997	59.26	19,993	88.88	29,990					31
32	29.62	9,881	59.26	19,761	88.88	29,642					32
33	29.62	9,758	59.26	19,516	88.88	29,273					33
34	29.62	9,629	59.26	19,259	88.88	28,888					34
35	29.62	9,495	59.26	18,990	88.88	28,484					35
36	38.40	9,353	76.79	18,707	115.19	28,060					36
37	38.40	9,205	76.79	18,411	115.19	27,616					37
38	38.40	9,051	76.79	18,101	115.19	27,152					38
39	38.40	8,888	76.79	17,776	115.19	26,664					39
40	38.40	8,717	76.79	17,434	115.19	26,151					40
41	50.29	8,537	100.58	17,074	150.88	25,610					41
42	50.29	8,346	100.58	16,693	150.88	25,039					42
43	50.29	8,144	100.58	16,289	150.88	24,433					43
44	50.29	7,930	100.58	15,860	150.88	23,790					44
45	50.29	7,702	100.58	15,404	150.88	23,105					45
46	66.19	7,459	132.38	14,919	198.57	22,378					46
47	66.19	7,202	132.38	14,404	198.57	21,606					47
48	66.19	6,929	132.38	13,858	198.57	20,787					48
49	66.19	6,639	132.38	13,279	198.57	19,918					49
50	66.19	6,331	132.38	12,663	198.57	18,994					50

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)														
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		This section intentionally left blank.	Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹		Issue Age
51	\$61.76	\$4,849	\$123.50	\$9,699	\$185.26	\$14,548	\$247.00	\$19,397	\$308.76	\$24,246	\$370.50	\$29,096		51
52	61.76	4,578	123.50	9,157	185.26	13,735	247.00	18,313	308.76	22,891	370.50	27,470		52
53	61.76	4,291	123.50	8,582	185.26	12,873	247.00	17,164	308.76	21,455	370.50	25,746		53
54	61.76	3,986	123.50	7,972	185.26	11,958	247.00	15,944	308.76	19,930	370.50	23,916		54
55	61.76	3,663	123.50	7,326	185.26	10,988	247.00	14,651	308.76	18,314	370.50	21,977		55
56	88.92	3,844	177.83	7,688	266.75	11,532	355.67	15,376	444.58	19,220	533.50	23,064		56
57	88.92	4,035	177.83	8,070	266.75	12,104	355.67	16,139	444.58	20,174	533.50	24,209		57
58	88.92	4,235	177.83	8,470	266.75	12,705	355.67	16,940	444.58	21,175	533.50	25,410		58
59	88.92	4,446	177.83	8,892	266.75	13,337	355.67	17,783	444.58	22,229	533.50	26,675		59
60	88.92	4,667	177.83	9,334	266.75	14,000	355.67	18,667	444.58	23,334	533.50	28,001		60
61	129.36	4,898	258.71	9,797	388.07	14,695	517.41	19,593	646.77	24,491	776.13	29,390		61
62	129.36	5,141	258.71	10,282	388.07	15,422	517.41	20,563	646.77	25,704	776.13	30,845		62
63	129.36	5,394	258.71	10,788	388.07	16,181	517.41	21,575	646.77	26,969	776.13	32,363		63
64	129.36	5,657	258.71	11,315	388.07	16,972	517.41	22,629	646.77	28,286	776.13	33,944		64
65	129.36	5,931	258.71	11,861	388.07	17,792	517.41	23,722	646.77	29,653	776.13	35,583		65
66	156.65	6,214	313.29	12,428	469.94	18,641	626.58	24,855	783.23	31,069	939.88	37,283		66
67	166.98	6,507	333.96	13,014	500.94	19,520	667.91	26,027	834.89	32,534	1,001.88	39,041		67
68	187.83	6,809	375.67	13,618	563.50	20,426	751.33	27,235	939.16	34,044	1,127.01	40,853		68
69	192.81	7,119	385.62	14,238	578.44	21,356	771.25	28,475	964.06	35,594	1,156.88	42,713		69
70	205.79	7,434	411.58	14,869	617.37	22,303	823.16	29,737	1,028.95	37,171	1,234.76	44,606		70

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)														
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		This section intentionally left blank.	Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹		Issue Age
18	\$11.43	\$8,793	\$22.88	\$17,585	\$34.31	\$26,378	\$45.75	\$35,170	\$57.19	\$43,963	\$68.63	\$52,755		18
19	11.43	8,746	22.88	17,492	34.31	26,237	45.75	34,983	57.19	43,729	68.63	52,475		19
20	11.43	8,697	22.88	17,393	34.31	26,090	45.75	34,786	57.19	43,483	68.63	52,179		20
21	11.43	8,645	22.88	17,290	34.31	25,935	45.75	34,580	57.19	43,225	68.63	51,870		21
22	11.43	8,591	22.88	17,182	34.31	25,772	45.75	34,363	57.19	42,954	68.63	51,545		22
23	11.43	8,533	22.88	17,067	34.31	25,600	45.75	34,133	57.19	42,666	68.63	51,200		23
24	11.43	8,473	22.88	16,946	34.31	25,419	45.75	33,892	57.19	42,365	68.63	50,838		24
25	11.43	8,409	22.88	16,819	34.31	25,228	45.75	33,637	57.19	42,046	68.63	50,456		25
26	14.39	8,342	28.80	16,685	43.19	25,027	57.58	33,369	71.98	41,711	86.38	50,054		26
27	14.39	8,271	28.80	16,542	43.19	24,813	57.58	33,084	71.98	41,355	86.38	49,626		27
28	14.39	8,196	28.80	16,392	43.19	24,588	57.58	32,784	71.98	40,980	86.38	49,176		28
29	14.39	8,117	28.80	16,235	43.19	24,352	57.58	32,469	71.98	40,586	86.38	48,704		29
30	14.39	8,034	28.80	16,069	43.19	24,103	57.58	32,137	71.98	40,171	86.38	48,206		30
31	18.62	7,947	37.26	15,894	55.88	23,840	74.50	31,787	93.12	39,734	111.76	47,681		31
32	18.62	7,855	37.26	15,710	55.88	23,564	74.50	31,419	93.12	39,274	111.76	47,129		32
33	18.62	7,759	37.26	15,517	55.88	23,276	74.50	31,034	93.12	38,793	111.76	46,551		33
34	18.62	7,658	37.26	15,316	55.88	22,973	74.50	30,631	93.12	38,289	111.76	45,947		34
35	18.62	7,553	37.26	15,106	55.88	22,659	74.50	30,212	93.12	37,765	111.76	45,318		35
36	24.67	7,444	49.33	14,888	74.01	22,332	98.67	29,776	123.34	37,220	148.00	44,664		36
37	24.67	7,331	49.33	14,661	74.01	21,992	98.67	29,322	123.34	36,653	148.00	43,983		37
38	24.67	7,212	49.33	14,424	74.01	21,635	98.67	28,847	123.34	36,059	148.00	43,271		38
39	24.67	7,088	49.33	14,175	74.01	21,263	98.67	28,350	123.34	35,438	148.00	42,525		39
40	24.67	6,956	49.33	13,912	74.01	20,868	98.67	27,824	123.34	34,780	148.00	41,736		40
41	32.75	6,817	65.50	13,634	98.25	20,451	131.00	27,268	163.75	34,085	196.50	40,902		41
42	32.75	6,670	65.50	13,340	98.25	20,009	131.00	26,679	163.75	33,349	196.50	40,019		42
43	32.75	6,514	65.50	13,027	98.25	19,541	131.00	26,054	163.75	32,568	196.50	39,081		43
44	32.75	6,347	65.50	12,695	98.25	19,042	131.00	25,389	163.75	31,736	196.50	38,084		44
45	32.75	6,171	65.50	12,341	98.25	18,512	131.00	24,682	163.75	30,853	196.50	37,023		45
46	44.25	5,983	88.50	11,966	132.75	17,948	177.00	23,931	221.25	29,914	265.51	35,897		46
47	44.25	5,783	88.50	11,566	132.75	17,349	177.00	23,132	221.25	28,915	265.51	34,698		47
48	44.25	5,571	88.50	11,141	132.75	16,712	177.00	22,282	221.25	27,853	265.51	33,423		48
49	44.25	5,345	88.50	10,690	132.75	16,034	177.00	21,379	221.25	26,724	265.51	32,069		49
50	44.25	5,105	88.50	10,209	132.75	15,314	177.00	20,418	221.25	25,523	265.51	30,627		50

CERTIFICATE SPECIFICATIONS

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider -

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 for which medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Exclusions

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider -

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: war, act of war, participation in a riot, insurrection, or the commission of or attempt to commit a felony, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless otherwise required by law); services for which benefits are available under Medicare (or benefits would be 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, provided by a family member, and for which no charge is normally made in the absence of insurance; 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. For Children's Term Rider, if no other insured children are covered under the rider we will return the premiums paid; if other children are covered under the rider, the rider will remain in force and there will be no return of premium.

This brochure is for use in enrollments situated in NJ. 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 October 15, 2027.

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. 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.
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