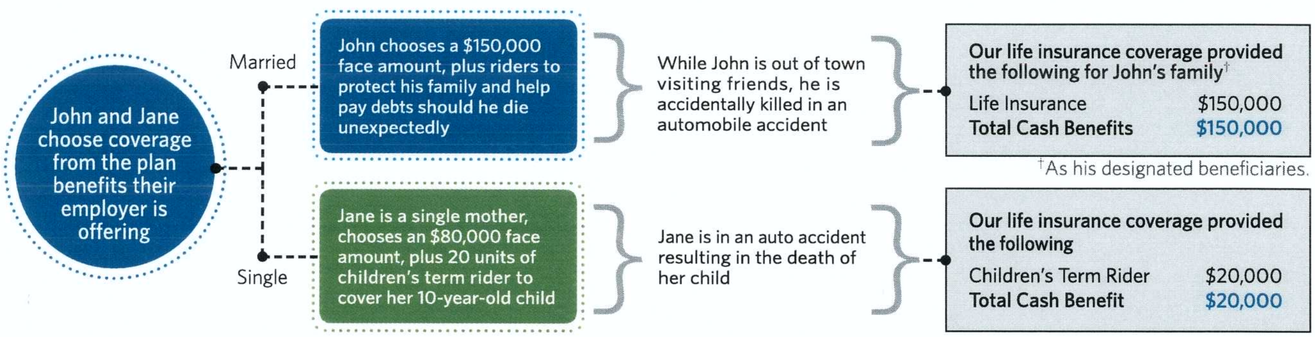
group universal life

Best in Benefits Series

Allstate Benefits group universal life provides a lump-sum cash benefit upon death. Plus, life-event riders are added to provide coverage for accelerated death benefit and future purchase option. An optional children's term life-event rider can also be added.

Life insurance coverage is for the living; those left behind must contend with final expenses, bills, mortgage, and expenses associated with day-to-day life. It can also help provide financial security during life-changing events that occur as you age and your needs grow. Plus, fund value accumulation allows for loans and withdrawals when needed.

Life coverage helps offer peace of mind during life's changing events. Below is an example of how life insurance benefits might be paid.▲



meeting your needs

Our coverage can help provide security for you and your family's financial future.

- Up to $150,000 of coverage guaranteed issue*, or $250,000 with health questions to answer
- Family coverage**
- Optional rider coverage
- Affordable premiums
- Tax benefits***
- Withdrawals and loans***
- Portable coverage

*For guaranteed issue, there are no health questions asked during initial enrollment period. After enrollment period, health questions are required.

**Coverage for spouse and child(ren) is limited to a percentage of the insured's face amount in some states.

prepare for the future today

Where do you see yourself 5 or 10 years from now—getting married, having children, paying for your child's college education?

What if you or a loved one's life was cut short by an unexpected death? How would you, your spouse or your children survive financially?

Losing a loved one can be devastating. Final expenses and daily bills shouldn't add to the stress. Our coverage may be used to: pay off a mortgage or debts, provide for childcare or educational expenses, or replace income to continue the same standard of living.

how it works - You decide what benefit amount is right for you and your family. Your premium payments are deducted from your paycheck and added to the fund value which earns interest at a rate of no less than 4.0% annually. Each month, Allstate Benefits will deduct expenses and cost of insurance charges from the fund, leaving any excess money to earn interest. The interest is not taxed as income until it is withdrawn.***

fund value and premium payments - Over time, as you continue to pay your premium, your fund value may grow. Monthly premiums are flexible, meaning you can choose to pay as much or as little as you can afford, subject to policy minimums and maximums.

▲The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

***Partial withdrawals, surrenders and loans from life insurance policies may be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value. 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.

The average U.S. household with life insurance owns enough to replace 3.6 years of income.[1]

[1] *Facts of Life and Annuities*, LIMRA, November 2009.

get more out of life - Additional rider benefits are included to help create a Life Events plan.

Accelerated Death Benefit for Terminal Illness or Condition - Provides an advance on the death benefit.

Benefit Amount: Up to 75% of the face amount
Issue Ages: 0 - 75

Future Purchase Option - Automatically increases the planned premium and specified amount of the certificate on each of the first 3 or 5 rider anniversaries.

Benefit Amount: Guaranteed insurability

Issue Ages: 18 - 60

plus - An optional rider benefit can also be added to your Life Events plan.

Children's Term* - Pays a death benefit for each covered child more than 24 hours and not yet 25 years old.

Benefit Amount: $2,000 - $20,000
Issue Ages: Your age 18 - 65

*Subject to state limits on dependent life coverage.

Our coverage is flexible; as the day-to-day needs of your family change, adjust your coverage to meet them.

Even if you don't have dependents, it's smart to consider applying for life insurance. The earlier you start, the lower your cost of insurance will be, and the longer your fund value has to grow.

You or your family members may use Group Universal Life insurance to:

Pay off a mortgage or other outstanding debts

Provide for childcare or educational expenses

Replace income to continue the same standard of living

Losing a loved one can be devastating. Final expenses and daily bills shouldn't add to the stress. Our coverage can help protect the ones you love so you can have the peace of mind you deserve.

certificate/rider specifications

GROUP VOLUNTARY ACCIDENT

Conditions and Limits - When an injury results in a covered loss within 90 days (180 days for dismemberment or death) from the date of an accident, Allstate Benefits will pay benefits as stated. **Treatment must be received in the United States or its territories.**

Your Eligibility - Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

Dependent Eligibility/Termination - (a) Coverage may include you, your spouse and children. (b) Coverage for children terminates on the certificate anniversary after the child reaches age 26. (c) Spouse coverage ends upon valid decree of divorce or your death.

Termination of Coverage - Coverage under the policy ends on the earliest of: the date the policy is canceled; or the last day of the period for which you made any required contributions; or the last day you are in active employment, except as provided under the "Temporarily Not Working" provision; or the date you are no longer in an eligible class; or the date your class is no longer eligible.

Portability Privilege - Coverage may be continued under the Portability Provision when coverage under the policy ends.

Certificate Limitations and Exclusions - Benefits are not paid for any loss incurred as a result of: (a) injury incurred before the effective date; (b) any act of war or participation in a riot, insurrection or rebellion; (c) suicide or any attempt at suicide; (d) loss sustained in consequence of being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician; (e) any bacterial infection (except pyogenic infections that occur with and through an accidental cut or wound); (f) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (g) committing or attempting to commit an illegal occupation or felony; (h) driving in any organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; (i) hernia, including complications; (j) any injury incurred while serving as an active member of the military; naval; or air forces of any country or combination of countries.

Pre-existing Condition Limitation - (a) Benefits are not paid on losses occurring during the first 12 months of coverage if caused by a pre-existing condition. (b) A pre-existing condition is a disease or physical condition for which symptoms existed within the 12-month period prior to the effective date; or medical advice or treatment was recommended or received from a member of the medical profession within the 12-month period prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

GROUP VOLUNTARY CRITICAL ILLNESS

Eligibility - Your employer determines the criteria for eligibility (such as length of service and hours worked each week). Issue ages are 18 and over if actively at work for the number of hours determined by your employer. You cannot be covered under both the Individual and Group Voluntary Critical Illness Insurance Plans with Allstate Benefits.

Dependent Coverage - Family members who are eligible for coverage are: your spouse (or domestic partner); your children including adopted children, stepchildren (child(ren) of domestic partner), or legal ward who is under 26 years of age. Children born to you or your spouse (or domestic partner) while Individual and Child(ren) coverage or Family coverage is in force will be eligible for coverage. Coverage begins at the moment of birth.

Portability Privilege - Allstate Benefits will provide Group Voluntary Critical Illness insurance portability coverage, subject to the following provisions. Coverage will not be available to you unless: coverage under the policy terminates as stated in the "Termination of Coverage" provision; and we receive a written request and payment of the first premiums for the portability coverage no later than 30 days after such termination; and the request is made on a form we furnish or approve for that purpose. Specific criteria for coverage, premiums, grace period and termination of insurance provisions are included with this privilege; refer to the policy or certificate for complete details. This option is not available to you if you failed to make the required monthly premium payments.

Continuation of Coverage (COBRA) - The coverage provided under the plan is subject to the federal COBRA continuation requirements. In general, this allows you to continue insurance under the policy for 18 months after your employment terminates. If your dependent should lose coverage due to your death, divorce, or attainment of the limiting age for eligibility of dependents, the coverage may be continued for up to 36 months. If the policy is terminated by your employer before the end of the COBRA continuation period, you are entitled to continue coverage under the Portability Provision.

Termination of Coverage - Coverage under the policy ends on the earliest of: the date the policy is canceled; or the last day of the period for which any required premium payments were made; or the last day you are in active employment or membership, except as provided under the "Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence" provision; or the date you are no longer in an eligible class; or the date your class is no longer eligible; or the date you have received the maximum total percentage of the basic-benefit amount for each critical illness category, including the Optional Recurrence Benefit.

Pre-Existing Condition Limitation - Allstate Benefits does not pay for any loss due to a pre-existing condition, as defined, during the 12-month period beginning on the date you became an insured. A pre-existing condition is a disease or physical condition for which symptoms existed within the 12-month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a member of the medical profession within the 12-month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

Exclusions & Limitations - Allstate Benefits does not pay benefits for an illness due to, or resulting from, (directly or indirectly): any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or any injury sustained or contracted in consequence of the insured being intoxicated or under the influence of any controlled substance unless administered upon the advice of a physician; or participation in any form of aeronautics except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance.

Coverage Subject to the Policy - The coverage described in the certificates of insurance is subject in every way to the terms of the policy that is issued to the policyholder (your employer). It alone makes up the agreement by which the insurance is provided. The group policy may at any time be amended or discontinued by agreement between Allstate Benefits and the policyholder. Your consent is not required for this. Allstate Benefits is not required to give you prior notice.

POLICY COVERAGE DISCLOSURES

Group Voluntary Accident benefits provided by policy form GVAP1, or state variations thereof.

Group Critical Illness benefits provided by policy form GVCIP1, or state variations thereof, which provides stated benefits for specified illnesses. The policy does not provide benefits for any other sickness or condition. **The policy is not a Medicare Supplement Policy.**

Group Universal Life Insurance benefits provided by policy GUL22P, or state variations thereof. Riders provided by the following forms, or state variations thereof: GUCTR, GULBR, and GUFPO.

The policies and riders are underwritten by American Heritage Life Insurance Company.

This material is valid as long as information remains current, but in no event later than April 1, 2014.

This brochure highlights some features of the policy 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 policyholder (employer) and the insurance company. For complete details of the insurance, including exclusions, restrictions and other provisions included in the certificates issued, contact your Insurance Agent, or call Allstate Benefits at: **1-800-521-3535** or, go to **allstateatwork.com**. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

This brochure is for use in enrollments that are sitused in California.

Allstate Benefits