Universal Life Insurance Benefits

Provides benefits to help protect finances during a time of loss or terminal illness

Group universal life coverage from Allstate Benefits provides a lump-sum cash benefit upon death. Plus, life-event riders have been added to enhance the life coverage.

Benefit coverage for

West Virginia University

Would they be able to afford daily living expenses and still have the financial freedom to enjoy life?

- CAR
- GROCERIES
- TUITION
- VACATIONS

What if your family had to live without you or your paycheck?
meeting your needs

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

- Up to $150,000 in life insurance coverage*
- Family coverage**
- Portable. You can take your coverage with you, as long as premiums are paid to Allstate Benefits
- Additional rider coverage
- Affordable premiums
- Tax benefits***
- Withdrawals and loans***

*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) cannot exceed 100% of the insured’s face amount.
***Partial withdrawals, surrenders, non-qualified additional benefit rider charges 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.

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 your life or that of your loved one 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 child care or educational expenses, or replace income to continue the same standard of living.

how it works - Premium payments are deducted from your paycheck and added to the fund value which earns at least 4% interest annually. Each month expenses and cost of insurance charges are deducted from the fund value and any excess in the fund continues to earn interest. 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.
get more out of life
Additional rider benefits have been included to help create a life events plan.*

Accelerated Death Benefit for Long-Term Care - Pays an advance of the death benefit as a monthly benefit for qualified long-term care services after a 90-day elimination period.

<table>
<thead>
<tr>
<th>Monthly Benefit Amount:</th>
<th>4% of the death benefit amount</th>
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</thead>
<tbody>
<tr>
<td>Issue Ages:</td>
<td>18 - 70</td>
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Extension of Benefits for Long-Term Care - Increases the death benefit month-by-month for up to 25 months while you continue to receive qualified long-term care services, after it has been depleted by the Accelerated Death Benefit for Long-Term Care rider.

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Total Disability Premium Waiver - Pays the planned premium when the insured employee is totally disabled for at least 6 months.

<table>
<thead>
<tr>
<th>Benefit Amount:</th>
<th>Planned premium</th>
</tr>
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<tbody>
<tr>
<td>Issue Ages:</td>
<td>18 - 55</td>
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</table>

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

<table>
<thead>
<tr>
<th>Benefit Amount:</th>
<th>Up to 75% of the face amount</th>
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<tbody>
<tr>
<td>Issue Ages:</td>
<td>0 - 75</td>
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Group Universal Life insurance might be right for you if:
Check all that apply to you and your family

- You’re the primary wage earner in your family
- Your family would have trouble living comfortably without your income
- You’ve got regular debts, like a mortgage, car payment or credit cards
- You have children under 18
- You want to supplement your employer’s basic group life insurance
- You want flexible coverage that can change with your needs
- You’d like to plan to supplement your retirement income in later years

To enroll in Universal Life Insurance Benefits, call 866-945-0200

*The riders have exclusions and limitations, and may not be available in all states.
This material is valid as long as information remains current, but in no event later than January 1, 2017. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

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

The coverage has exclusions and limitations, and may not be available for sale in all states. For costs and complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

This brochure is for use in the West Virginia University enrollment sitused in WV.

For more information, visit
myaccess.wvu.edu