

### **Allstate Life with Long Term Care Highlights**

This plan combines the security of life insurance, long-term care coverage, and financial protection by way of cash value build up.

#### **Key Features:**

- Permanent life and long-term care solution. Once you turn age 95, payments are no longer due.
- No reduction to the death benefit due to age.
- Rates are based on the age at the effective date of coverage.
- Accelerated death benefit for terminal illness built in at no additional cost.
  - If you are diagnosed as terminally ill with less than 12 months to live, Allstate will pay 75% of the death benefit (maximum \$100K). Future premiums are waived and if you pass away, the additional 25% will be paid at the time of claim.
- Long Term care built in at no additional cost.
  - Provides 6% monthly advance of the death benefit up to 34 months while receiving qualified long term care services after a 90-day elimination period.
  - Example: If you had a \$100,000 death benefit, this would pay \$6,000 per month for 34 months.
- Restoration benefit also included.
  - While the long-term care benefit payments are being made, the restoration benefit is restoring the death benefit.
  - Example: If you had a \$100,000 death benefit and you use the long-term care benefit for the maximum of 34 months, you still have \$100,000 of life benefits if you pass away.
- Coverage amounts available:
  - Employee – Guaranteed Issue \$150,000 (maximum \$250,000)
  - Working Spouse – Guaranteed Issue \$50,000 (maximum \$150,000)
  - Non-working Spouse – Guaranteed Issue \$10,000 (maximum \$50,000)
  - Child – Guaranteed Issue \$20,000 (maximum \$50,000)

\*Any amounts over guaranteed issue subject to medical questionnaire.