

Group Permanent Life Insurance

with Accelerated Death Benefit for Long Term Care Rider



7 out of 10
people will need long term
care in their lifetimes¹

The monthly
median cost
for a nursing
home is **\$7,756¹**
Per Month
= \$93,072
each year

On average, people requiring
long term care need services for
2 to 4 years²



Under certain conditions,
MEDICARE will pay a
portion of the expenses for
the first **100 days**

calendar

s	m	t	w	t	f	s
1	2	3	4	5	6	
8	9	10	11	12	13	1
15	16	17	18	19	20	2
22	23	24	25	26	27	3
29	30	31				

After day 100, **you** or
your family could be
left with **out of pocket**
expenses each month!³



**A simple way to protect
your family's future** is to
enroll in Group Whole Life and
Universal Life Insurance with an
Accelerated Death Benefit for
Long Term Care*

Advantages:

- Use your death benefit while you're alive to help offset the costs of long term care services
- Rates are based upon age as of coverage effective date
- No medical questions to answer
- Portable coverage



Here's how the coverage works:



John enrolls in **\$40,000** of Group Universal Life Insurance with the Accelerated Death Benefit for Long Term Care rider during his employer's open enrollment



John is certified chronically ill and requires long term care services at home



John files a claim. His Group Universal Life coverage begins sending him **\$1,600* each month** for up to **25 months**



¹Genworth Cost of Care Survey 2020, Nursing Home Facility, Semi-private room. ²LongTermCare.gov - How Much Care Will You Need? ³Medicare.gov - Skilled Nursing Facility Care.
*Group Whole Life Insurance offers other riders as options for long term care: Accelerated Death Benefit for Long Term Care with Extension of Benefits and Accelerated Death Benefit for Long Term Care with Restoration of Benefits. Group Universal Life Insurance also offers the Accelerated Death Benefit for Long Term Care with Extension of Benefits.

ABJ36887. This flyer is for use in enrollments situated in AL and is incomplete without accompanying brochure. This material is valid as long as information remains current, but in no event later than March 14, 2024. Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. The Accelerated Death Benefit for Long Term Care Rider is provided under form GWPLTC and GWPLTC1, or state variations thereof. Group Universal Life Insurance benefits are provided under form GUL23P, or state variations thereof. The Accelerated Death Benefit for Long Term Care Rider is provided under forms GULTC and GULTC2, or state variations thereof. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). The coverage has exclusions and limitations and may have variations by state. For specifics about your coverage, costs and complete details of the coverage, refer to the product brochure or contact your Allstate Benefits Representative. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2021 Allstate Insurance Company. www.allstate.com or allstatebenefits.com