



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

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



CAR



GROCERIES



TUITION



VACATIONS

Universal Life Insurance

Provides benefits to help protect finances during a time of loss, long-term care or terminal illness, and to help continue coverage during a disability

Universal life from Allstate Benefits provides a lump-sum cash benefit upon death. Plus, life-event riders can be added to enhance the life coverage.



Allstate Life Insurance
Company of New York



universal life

Life insurance coverage is for the living; those left behind must deal 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 change. 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.**

	<p>Jane is single and chooses an \$80,000 face amount, plus riders. Her goal is to build fund value and provide for final expenses.</p>	<p>Jane is in an auto accident resulting in extensive injuries and is unable to return to work for 9 months.</p>	<p>Our Waiver of Premium rider paid the planned premiums for Jane's life insurance policy for the last 3 months of her disability. Premiums paid: Yes</p>	
<p>Jane and John Choose Life Insurance Coverage from the plans offered</p>	<p>John is married and chooses a \$150,000 face amount. His goal is to protect his family and help pay debts should he die unexpectedly.</p>	<p>While John is out of town visiting friends he is in an automobile accident, suffers extensive injuries, and dies on the way to the hospital.</p>	<p>Our life insurance coverage provided the following for John's family (his designated beneficiaries): Life Insurance: \$150,000 Total Cash Benefits: \$150,000</p>	

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

meeting your needs

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

- \$10,000 to \$150,000 of coverage
- Individual or Family coverage
- Additional rider coverage
- Affordable premiums
- Premiums are payroll deducted, so there are no checks to write or bills to pay
- Tax benefits*
- Withdrawals and loans*
- Competitive in the marketplace, with guarantees built into the coverage
- Portable

*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. Loan and partial withdrawal options are available after one year of coverage.

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? If you have children you understand the day-to-day living expenses for education, tuition, school supplies, clothing, food, athletics or other expenses throughout their growing years.

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 - You decide how much life insurance fits your family's needs and your budget. 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.

You're injured
at work



Diagnosed as
totally disabled



Unable to work
for 9 months



Premiums paid by
us for 3 months¹

¹As long as your coverage includes the Waiver of Premium rider.

get more out of life

Additional rider benefits can be included to help create a "Life Events" plan.*

You can create a "Life Events" policy through the addition of riders.* Riders can provide benefits if you die too soon, live a long time, become disabled, or want to add additional term insurance for yourself, your spouse or your children.

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

Benefit Amount: Guaranteed insurability
Issue Ages: 19 - 60

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

Benefit Amount: Planned premium
Issue Ages: 18 - 55

Children's Term - Pays a death benefit for each covered child at least 24 hours old, and not yet 25 years old.

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

Accidental Death Benefit - Pays an additional death benefit if death occurs from accidental bodily injury.

Benefit Amount: \$10,000 - 100% of the face amount, or \$250,000, whichever is less
Issue Ages: 18 - 55

Spouse Term (Simplified Issue Only)** - Pays a death benefit if your spouse dies before age 65.

Benefit Amount: \$5,000 - base face amount
Issue Ages: Spouse age 18 - 55

ACCELERATED DEATH BENEFIT RIDERS

Terminal Illness or Condition (Living Benefit) - Provides an advance of the death benefit.

Benefit Amount: Up to 75% of the face amount or \$100,000, whichever is less
Issue Ages: 0 - 75

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

Monthly

Benefit Amount: 4% of the death benefit amount***
Issue Ages: 18 - 70

Note: The Terminal Illness rider will always be issued when the Long Term Care rider is chosen, in order to give you the option of a lump-sum accelerated death benefit.

*The riders have exclusions and limitations.

**Availability and percentage may vary, according to underwriting.

***Subject to the per diem maximum in IRS tax code, Section 7702B(d).

This material is valid as long as information remains current, but in no event later than October 1, 2016. Universal Life Insurance benefits provided by policy UL20PNY or UL21PNY. Riders provided by the following forms: UFPR20NY or UFPR21NY, UPW2NY, UCTR4NY; UADB1NY; UOIR2NY; ULBR2NY and ULTC2NY.

This product is a life insurance policy that may accelerate the death benefit for qualified long term care services and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program and is not a Medicare supplement policy.

The coverage may have exclusions and limitations, and reductions of benefits at specific ages. For costs and complete details, contact your Insurance Agent. Issued by Allstate Life Insurance Company of New York. This brochure highlights some policy features 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 insured and the insurance company.

This brochure is for use in NY.



BENEFITS

Allstate Benefits is a marketing name for Allstate Life Insurance Company of New York (Home Office, Hauppauge, NY).

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universal life

packaged benefits

	Premier + Spouse EMPLOYEE ONLY
BASE POLICY	
Life Insurance	✓
RIDER BENEFITS	
Children's Term	✓
Accelerated Death Benefit for Terminal Illness or Condition (Living Benefit)	✓
Waiver of Premium for Total Disability	✓
Spouse Term	✓

sample premiums

Employee - \$16 per week* **Non-Tobacco**

AGE	UNIVERSAL LIFE	SPOUSE TERM	CHILDREN'S TERM	GSV** @65
25	\$76,115	\$38,058	\$10,000	\$25,222
35	\$47,675	\$23,838	\$10,000	\$13,307
45	\$32,611	\$16,306	\$10,000	\$6,781
55	\$20,065	\$10,033	\$10,000	\$2,727

Employee - \$16 per week* **Tobacco**

AGE	UNIVERSAL LIFE	SPOUSE TERM	CHILDREN'S TERM	GSV** @65
25	\$50,854	\$25,427	\$10,000	\$19,765
35	\$33,418	\$16,709	\$10,000	\$10,447
45	\$22,191	\$11,096	\$10,000	\$4,609
55	\$14,061	\$7,031	\$10,000	\$2,439

*Suggested premiums provide coverage to at least age 85 under the guaranteed basis assumptions for cost of insurance and interest. 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.

**GSV = Guaranteed Surrender Value

Samples above assume that: Underwriting is Simplified Issue (SI), Universal Life Death Benefit Option 1 is chosen, Spouse is the same age and class as the employee, Spouse Term coverage is half of the base Universal Life coverage, and Children's Term coverage is \$10,000 (10 units). Rider availability depends on state approval and issue age.



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