Protect your family.
Build a strong financial future.

Allstate FutureGrowth IUL®, issued by Allstate Assurance Company, is a flexible solution that offers long-term life insurance protection and the ability to accumulate cash value that can grow with the market.

Future flexibility
Adjust the death benefit or premium payment to fit your current needs.

Account choices
You choose whether to place your cash value in an index account, a fixed account or both.

Greater growth potential
Because the interest rate is linked to the positive change in a market index, index-linked life insurance policies have greater growth potential than traditional universal life policies.

Access to cash value
Make partial withdrawals to supplement your income, manage emergencies or assist with expenses.

We’re here for you.
You can count on your Allstate Agency to be there for you with unique solutions and personal service to help you protect your family and achieve your lifelong dreams.

To learn more, call or visit your Allstate Agency today.

Personalized Wellness Report
As an Allstate customer, you will receive a personalized action plan based on the results of your medical screening. This report will help you understand your results and provide tips and information about your own health. Receive yours by applying today!

Potential uses of life insurance benefits:
• Provide income that will financially help those you love
• Help make sure your family can stay in their home
• Cover college expenses or pay off educational debts
• Pay for any final expenses
• Meet business needs
• Leave a legacy for future generations

Protection you can count on.
Your family means everything to you. That means you want the best for them, now and in the future. If you were no longer here, you want peace of mind knowing they can continue in the lifestyle you work so hard to give them now.

As a parent, you want to protect your family with life insurance that helps provide future financial security.

As an individual, you may be looking for an alternative way to contribute or you want the benefits of cash value accumulation. You may just want market growth without the hassle of selecting and monitoring your accounts.

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Permanent life insurance with higher potential.

While protecting your family is always the top priority of life insurance, Allstate FutureGrowth IUL® works even harder for you and your loved ones.

Protection for life.
As a universal life policy, FutureGrowth can provide permanent coverage. To put it simply, that means that as long as you pay sufficient payments, your protection never ends.

And because your life is always changing, FutureGrowth has flexible features you can adjust to better fit your current financial situation. You can increase1 or decrease the amount of your death benefit, as well as speed up or slow down your payments to meet your needs through your life.

With FutureGrowth, you can:

Leaves a legacy
A life insurance policy can help you provide financial security for the next generation as long as sufficient payments are made to keep your policy in force.

Enjoy tax benefits
Your policy’s death benefit is typically exempt from both state and federal income taxes.2

Avoid probate
Your policy’s death benefit is not typically subject to the potentially lengthy legal delays in court for distribution.

Cash accumulation that’s all yours.2
FutureGrowth can help nurture your financial future by building significant cash value. And you get to choose whether to place your cash value in an indexed account, a fixed account or both.

A chance to grow with the market.
Indexed account
Cash value growth is linked to the market performance of the S&P 500®.1 The upside potential makes this an attractive option. And if the markets don’t perform well, a built-in annual floor provides downside protection.

Fixed account
Your funds in this account will earn interest at a declared rate that is guaranteed to never be below 2%.

When life changes, so can your policy.
As your financial needs and risk tolerance change, you can transfer the policy value between the two accounts.1 You can also adjust your death benefit and payment to fit your changing needs.1 Your Allstate Agency can provide advice on how to manage your policy.

Access when you need it.3
FutureGrowth gives you access to your policy’s cash value through partial withdrawals and loans.

Cash value can be used to:
• Manage emergencies
• Supplement your retirement income
• Supplement unexpected shortfalls in your retirement income
• Assist with payments for college tuition or buying a new home
If there’s an emergency, you can access your policy’s cash value through partial withdrawals and loans.

Personalize your policy with additional features.6
Your Allstate Agency can also advise you on how to personalize your policy with these other protection riders:

Living Benefit:* If you become chronically ill or are diagnosed with a terminal illness with a life expectancy of 12 months or less,6 you may be allowed to access a portion of your death benefit early.

Additional Riders:* Accidental Death Benefit Rider Pays an additional benefit amount to the beneficiary if you are in an accident that results in your death.

Additional Insured Rider You can add life insurance protection for an additional family member, like a spouse or domestic partner.

Children’s Term Insurance Rider You can obtain life insurance coverage for your children under age 18.

Continuation of Payment Rider We cover your premium up to two times your annual payments or $10,000, whichever is less.

Guaranteed Insurability Rider You can increase your protection on certain dates or after specific events without undergoing additional underwriting.

Primary Insured Level Term Rider You can add an additional layer of protection — with its own death benefit and term period — on yourself.

Additional Riders:

1 The death benefit of life insurance policies that were transferred for value may be subject to ordinary income taxes. Estate taxes may apply (even if the policy is not transferred). Consult your tax advisor for additional information.

2 Transfers are subject to the policy terms and conditions.

3 Indexed account performance is linked to the market performance of the S&P 500®. The upside potential makes this an attractive option. And if the markets don’t perform well, a built-in annual floor provides downside protection.

4 Indexed account performance may be subject to ordinary income taxes. Estate taxes may apply (even if the policy is not transferred). Consult your tax advisor for additional information.

5 These benefits assume that you—the policyholder—is also the insured. In some cases, the policyholder and the insured may not be the same person.

6 These benefits assume that you—the policyholder—is also the insured. Changes to benefits can have income tax consequences. Consult a tax advisor for additional information.