Why Jack and Sandra looked into Allstate FutureGrowth IUL®

Jack, 33, and Sandra, 36, have two children (ages 8 and 5). Sandra earns $85,000 per year and Jack earns $35,000 per year. They want to securely protect their family with a death benefit, but they also want to build a nest egg for the future. They are looking for permanent life insurance that can increase by having the option to link to a market index with greater investment growth potential.

Sandra and Jack each chose FutureGrowth IUL because it:

■ Provides a life insurance policy that can offer financial security for their beneficiaries.

■ Offers future flexibility by permitting adjustments to the death benefit or the premium payment to fit whatever circumstances may arise.1

■ Has an interest rate that is linked to the positive change in a market index, and it has greater growth potential than traditional universal life policies.

■ Allows them the choice to earn a guaranteed return on the cash value building in their policy — as well as the option to choose whether to place their cash value in an indexed account, a fixed account or both.

Allstate FutureGrowth IUL®

Permanent life insurance with higher potential

Why you’re in good hands

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.

Flexible permanent coverage plus a choice of ways to build cash value.

Allstate FutureGrowth IUL® provides more than just permanent life insurance protection; it offers choice and flexibility.

With the added benefit of a savings-like feature called cash value, you can choose to link to a market index or earn a guaranteed interest rate, FutureGrowth IUL gives you peace of mind and the opportunity to build a nest egg.
FutureGrowth IUL insurance offers:

- **Death benefit protection.** Your beneficiary or beneficiaries receive the death benefit amount of your policy if you pass away.
- **Permanent coverage.** Your coverage can last a lifetime, as long as you continue to make sufficient payments.
- **Built-in flexibility.** You can increase or decrease your benefit to meet your changing financial needs, as well as adjust your premium payments to work within your budget so long as sufficient payments are made to keep coverage in force. And you can do this now, or in the future.
- **An asset you can borrow against.** Cash value can be borrowed or withdrawn if you ever need it.
- **Tax benefits.** Your policy’s death benefit is typically exempt from both state and federal income taxes — and your cash value is typically exempt from both state and federal income taxes — and your cash value is typically exempt from both state and federal income taxes — and your cash value is typically exempt from both state and federal income taxes — and your cash value is typically exempt from both state and federal income taxes.

**Ability to build cash value.** FutureGrowth IUL permits you to build cash value. You have three investment options.

- **Option 1:** You can choose to invest in an indexed account that 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.
- **Option 2:** You can choose a fixed account that provides a guaranteed annual return on your cash value or,
- **Option 3:** You can choose a combination of both.

**FutureGrowth IUL can be enhanced with one or more features known as riders.**

**Living benefits:** You can access a portion of your death benefit early if you become chronically ill or are diagnosed with a terminal illness with a life expectancy of 12 months or less. This benefit can be added to your policy at no additional cost.

These optional riders can be added:

**Children’s level-term insurance:** This allows you to add coverage for your children under age 18 as part of your policy.

**Accidental death benefit:** A rider that pays an additional benefit amount to the beneficiary if your death is caused by an accident.

**Continuation of payment feature:** This rider can be used to pay for your policy in the amount of two times your annual payments or $10,000, whichever is less.

**Guaranteed insurability feature:** Allows you to increase your protection on certain dates or after specific events without undergoing additional approvals.

**Additional available features**

**FutureGrowth IUL additional features**

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**Bonus:**

**A personalized wellness report**

After you complete the required medical screening, you will receive a comprehensive, personalized action plan based on the screening’s results. The report helps you understand your results and provides personalized health tips and information.