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.

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.

Allstate FutureGrowth IUL®

Permanent life insurance with higher potential

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.
What Allstate FutureGrowth IUL® is and why it may be the best option.

FutureGrowth IUL insurance offers:

- **Death benefit protection.** Your beneficiary or beneficiaries receive the death benefit amount of your policy if you pass away.4
- **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.1
- **An asset you can borrow against.** Cash value can be borrowed or withdrawn if you ever need it.4
- **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 can be borrowed or withdrawn if you ever need it.4
- **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.3
- **Permanent coverage.** Your policy’s death benefit is guaranteed for your entire life (as long as the policy is not lapsed). Your beneficiaries receive the death benefit amount of two times your annual payments or $10,000, whichever is less.
- **Continuation of payment feature:** 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.
- **Guaranteed insurability feature:** Allows you to increase your protection on certain dates or after specific events without undergoing additional approvals.
- **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.3 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 allows you to add coverage for your children under age 18 as part of your policy.
- **Additional available features**
  - **FutureGrowth IUL can be enhanced with one or more features known as riders.7**
- **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.

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1 Increases in benefits are subject to underwriting approval. Changes to benefits can have income tax consequences. Consult a tax advisor for additional information.
2 The “Standard and Poor’s 500® Composite Stock Price Index” is a product of S&P Dow Jones Indices LLC, a division of S&P Global, and has been licensed for use by us. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global ("S&P"). Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”) and these trademarks have been licensed for use by S&P Dow Jones Indices LLC ("SDJI") and these trademarks have been licensed for use by S&P Dow Jones Indices LLC ("SDJI") and have been licensed for use by S&P Dow Jones Indices LLC ("SDJI"). S&P Dow Jones Indices LLC ("SDJI") is not sponsored, endorsed, sold or promoted by Standard & Poor’s, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Standard and Poor’s 500® Composite Stock Price Index.
3 Transfers are subject to the policy terms and conditions.
4 Loans, if not repaid, and withdrawals reduce the contract’s death benefit and cash value. Partial withdrawals and surrenders from life policies are generally taxed as ordinary income to the extent the withdrawal exceeds your investment in the contract, which is also called the “basis.” In some situations, partial withdrawals during the first 15 policy years may result in taxable income prior to recovery of the investment in the contract. Loans are generally not taxable if taken from a life insurance policy that is not a modified endowment contract. However, when cash values are used to repay a loan, the transaction is treated like a withdrawal and taxed accordingly. If a policy is a modified endowment contract, loans are treated as a taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are treated first as distributions of the policy gain subject to ordinary income taxation, and may be subject to an additional 10% federal tax penalty if made prior to age 59½.
5 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.
6 Please see riders for terms, conditions and restrictions. Additional costs may apply. Subject to state-specific terms and availability.
7 These benefits assume that you — the policyholder — are also the insured. In some cases, the policyholder and the insured may not be the same person.
8 A disclosure form must be completed prior to receiving benefits under these riders. An administrative expense will be charged if the benefit is used. Receipt of accelerated benefits may be taxable. Tax laws relating to accelerated benefits are complex. Please consult a tax advisor. Receipt of accelerated benefits may also impact eligibility for public assistance programs.