Guarantees are subject to the claims-paying ability of the issuing insurance company. Variable universal life insurance policies carry annual insurance company mortality and expense risk charges, withdrawal charges in the early years, and administrative fees. Individual features may be offered at an additional cost. The value of a variable universal life insurance policy will fluctuate with the investment performance of the underlying subaccounts and may be worth more or less than the original investment.

Management fees and/or other expenses also apply on an ongoing basis for each subaccount portfolio available under the policy. Please see the prospectus for more details concerning any applicable fees and each subaccount portfolio’s expense.

Allstate FutureVest VUL® is a flexible premium variable adjustable life insurance policy issued by Allstate Assurance Company, 3075 Sanders Rd, Northbrook, IL 60062 and is available in most states with contract/series ICC16AC3/AC16-2 and may be accompanied with riders ICC14AC16/AC14-17; ICC14AC15/AC14-15; ICC14AC23/AC14-16; ICC14AC17/AC14-18; ICC14AC18/AC14-10; ICC14AC19/AC14-8; and ICC14AC20/AC14-9. Policy issuance is subject to availability and qualifications. This policy has exclusions, limitations, and terms that may affect coverage, renewal, cancellation, termination, or other contractual rights and benefits.

Variable universal life products are long-term investments designed to provide life insurance protection and flexibility in connection with premium payments and death benefits. You should carefully consider the investment objectives, risks, charges, and expenses of the investment alternatives before purchasing a policy. These policies have limitations and are sold by prospectus only. The prospectus contains details on the investment alternatives, policy features, the underlying portfolios, fees, charges, expenses, and other pertinent information. To obtain a prospectus or a copy of the underlying portfolio prospectuses, please contact Allstate Assurance Company.

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Permanent life insurance to meet your protection and investment goals

Many of today’s families are looking for a way to meet two major financial objectives.

First, they want permanent insurance to help protect their loved ones by providing their beneficiary(ies) with a death benefit after they pass away.

Second, they wish to build cash value — and they feel comfortable doing that by participating in financial markets.

Allstate FutureVest VUL® meets both objectives.

Permanent protection combined with investment choices to build value.

It is permanent life insurance, which means that as long as you pay sufficient premiums, the policy remains in effect.

At the same time, FutureVest makes it easy for you to participate in financial markets by allowing you to choose the subaccounts in which to invest your cash value.

For many families, FutureVest is the right combination of protection and investment opportunity.
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Why Samantha and Blake looked into Allstate FutureVest VUL®

Samantha, 33, and Blake, 35, have two children (ages 12 and 6). Both Blake and Samantha work at jobs where they contribute to retirement plans; they also have IRAs. They each have the patience and temperament to stick with an investment strategy for a reasonable period of time and are willing to accept the risk involved with full participation in financial markets. They wanted permanent life insurance that would permit them to invest all or part of the cash allowing them to choose the subaccounts in which to invest into. Their aim is to provide protection for their family and to build an additional nest egg that could grow tax-deferred. They each chose FutureVest VUL® because it:

- Provides permanent life insurance coverage.
- Offers flexibility by permitting adjustments to the death benefit or the premium payment to fit whatever circumstances may arise.1
- Comes with a Safety Net Premium Guarantee, which ensures that the policy won’t lapse no matter how its investments perform, as long as required premium payments are made on time for a set number of years.
- Provides a wide range of choices in which to invest the policy’s cash value — five Morningstar asset allocation funds and 29 subaccounts options.
- Lets you limit or stop investment gains or downside losses.
- Ability to access cash value through loans or partial withdrawals.1

Allstate FutureVest VUL®
What it is and why it may be the best option for you.

FutureVest variable universal life insurance offers:

- Death-benefit protection. You or your beneficiaries receive the death benefit amount of your policy if you pass away.1
- Permanent coverage. Your coverage can last a lifetime, as long as you continue to make sufficient payment.
- Future flexibility. You can increase or decrease your death 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.
- Ability to build cash value through market participation. Designed for customers comfortable with market risks, including the potential for losses as well as gains, FutureVest permits you to choose among five Morningstar asset allocation funds or 29 subaccounts options. Plus, any earnings will grow on a tax-deferred basis, which helps your cash value build more rapidly.1
- Access to funds. You can withdraw or take loans from your policy’s cash value while you’re still alive. Taking a loan or withdrawal may shorten the coverage period of your life insurance. Loans are generally not taxable, but there are exceptions.

Additional available features:
FutureVest variable universal life insurance can be enhanced with one or more features known as riders. Here are some of these features:

- Living benefits: You can access a portion of your death benefit early if you become physically 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.

- 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 accident.
  - Continuation of payment feature: This rider can be used to pay for your policy in the amount of two times your annual premiums or $10,000, whichever is less.
  - Guaranteed insurability feature: Allows you to increase your protection on certain dates or other specific events without undergoing additional applications.

- Overload Protection Rider: If your cash value drops due to an outstanding loan or adverse market conditions, this rider may keep your policy from lapsing. You pay only if you use this feature.

Bonus: A personalized wellness report

After you complete the required medical screening, you’ll 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.
Why Samantha and Blake looked into Allstate FutureVest VUL®

Samantha, 33, and Blake, 35, have two children (ages 12 and 14). Both Samantha and Blake work at jobs where they contribute to retirement plans; they also have IRAs. They each have the patience and temperament to stick with an investment strategy for a reasonable period of time and are willing to accept the risk involved with full participation in financial markets. They wanted permanent life insurance that would permit them to invest all or part of the cash value allowing them to choose the subaccounts in which to invest. Their aim is to provide protection for their family and to build an additional nest egg that could grow tax-deferred.

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- Offers flexibility by permitting adjustments to the death benefit or the premium payment to fit whatever circumstances may arise.
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- Gives them an option to update investment gains or downside losses.
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- Future 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 cash sufficient payments are made to keep coverage in force. And you can do this now, or in the future.
- Ability to build cash value through market participation. Designed for customers comfortable with market risks, including the potential for losses as well as gains, FutureVest permits you to choose among five Morningstar asset allocation funds or 29 subaccount options. Plus, any earnings will grow on a tax-deferred basis, which helps your cash value build more rapidly.
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