

Why Debbie and Jeff looked into Allstate TrueFit®.

Debbie, 33, and Jeff, 36, have two children (ages 9 and 6) and a home with \$250,000 remaining on its mortgage. Jeff works and makes \$75,000 per year while Debbie stays home with the kids. They needed life insurance that could provide them maximum protection now, but less coverage as their children leave school and their mortgage is paid off.

THEY EACH CHOSE TRUEFIT BECAUSE IT:

- Provides protection to help replace their income, pay off the mortgage and cover education expenses or other daily living expenses if one of them were to pass away.
- Can be customized, at time of purchase, for the exact amount of coverage they need as expected expenses change. It allows them to plan their protection for the future so they only have the coverage they need when they need it.
- Gives them options for the future to convert into a lifelong, permanent policy.

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.



¹All guarantees are based on the claims-paying ability of the issuing insurance company.

²Please see rider for terms, conditions and restrictions. Additional costs may apply. Subject to state-specific terms and availability.

³These benefits assume that you — the policyholder — are also the insured. In some cases, the policyholder and the insured may not be the same person.

⁴A 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.

Allstate TrueFit® is a term life insurance to age 95 policy issued by Allstate Assurance Company, 3075 Sanders Rd., Northbrook IL 60062 and is available in most states with contract series ICC14AC1/AC14-1 and rider series ICC14AC2/AC14-2, ICC14AC3/AC14-3, ICC14AC12/AC14-26, ICC14AC11/AC14-24, ICC14AC10/AC14-11, ICC14AC13/AC14-25. In New York issued by Allstate Life Insurance Company of New York, Hauppauge, NY with contract series NYLU818 and rider series NYLU819, NYLU820, NYLU825, NYLU826, NYLU824, and NYLU745. Policy issuance is subject to availability and qualifications. These policies have exclusions, limitations, and terms that may affect coverage, renewal, cancellation, termination, or other contractual rights and benefits.

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life

COVERAGE FOR EACH STAGE OF YOUR LIFE.

ALLSTATE TRUEFIT® TERM LIFE INSURANCE



PURE PROTECTION, PLUS A UNIQUE WAY TO PROVIDE THE COVERAGE YOU NEED.

Allstate TrueFit® term life insurance goes one step better than traditional term products.

Typical term life insurance is only available in 5- or 10-year increments, TrueFit lets you choose coverage for any length of time — any term between 10 years to 30 years. You can also customize it to have the coverage that you want now, but have it adjust over time as your family's needs change.

For all the stages of your life, Allstate TrueFit can fit your needs.



What Allstate TrueFit® is and why it may be a good option.

Allstate TrueFit term insurance offers:

Death benefit protection

Your beneficiary or beneficiaries receive the full death benefit amount of your policy if you pass away.

Flexibility of policy length

Typical term life insurance is available only in 5- or 10-year increments. With Allstate TrueFit, you can choose a term of any length between 10 and 30 years. Want a 17- or 26-year policy? With TrueFit, the choice is yours.¹

Flexibility to personalize your coverage

Giving you the freedom to choose your policy's term, TrueFit enables you to personalize coverage to help with expected expenses such as mortgage costs or college tuition bills — yet only for the time that the life insurance protection is needed. This “layering” of protection means you don't have to pay for more than the coverage you want.

Flexibility to convert to permanent insurance

You have the option to convert to permanent life insurance, except for the last 2 years of your policy. This option extends to a maximum of 15 years, or age 65, whichever is earlier.

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.

Additional available features.²

TrueFit term insurance can be enhanced by adding one or more optional features known as riders.³

Living benefits

You may be able to access a portion of your death benefit early if you are diagnosed with a terminal illness with a life expectancy of 12 months or less.⁴ This benefit can be added to your policy at no additional cost.

Additional insured feature

You can add life insurance protection for an additional family member, including a spouse or domestic partner.

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.

Waiver of premium benefit

If you become disabled, the premium will be waived for the duration of the disability as defined by the rider.

Layering of protection feature

You can add up to five additional layers of protection — with its own death benefit and term period — on yourself.

