The Allstate Product Book

Your Comprehensive Guide to Life and Retirement Products

Protect
Accumulate & Grow
Preserve
Make it Last
Helping Customers Build a Plan for the Future

Life and Retirement products are offered by Allstate to help our customers make a plan for a future — to help reach their goals and to become more financially secure.

Understanding customers’ goals, preferences and additional financial needs can help you tailor solutions more effectively.

Throughout this book you will see how each individual product can help serve a particular need within customers’ financial lives, as identified by these symbols:

- **PROTECT**: How customers protect their income and their assets
- **ACCUMULATE & GROW**: How customers spend, save and invest their money for future needs
- **PRESERVE**: How customers preserve their lifestyle
- **MAKE IT LAST**: How customers maintain an income throughout retirement and leave a legacy

Identifying products by these categories can help you understand how the solutions you offer fit together into a plan to help customers build financial security.

All guarantees based on the claims paying ability of the issuing company.
As customers go through each stage of life, their relationship to money, income and savings changes. When they start a family, their priority shifts to financially protecting those they love. As they near retirement, the focus is on preserving what they have for their lifetime – and perhaps on leaving a legacy.

Here’s one way to look at customer priorities and concerns as they relate to the building blocks of a good financial plan.

1) Key building blocks: Protect; Accumulate & Grow; Preserve; Make it Last.

2) Areas of priorities.

3) Types of financial solutions and areas which address customer concerns and priorities.

Managing A Lifetime of Financial Goals
Products with a Purpose

➤ Term Life
Allstate Basic Term℠ .......................................................... 6
Allstate TrueFit® ................................................................. 8
Allstate Monthly Income Term℠ ........................................ 10

➤ Permanent Life
Allstate Bridge UL® ............................................................ 12
Allstate FutureBuilder® UL .................................................. 14
Allstate FutureGrowth IUL® .................................................. 16
Allstate Lifetime UL® ........................................................... 18
Allstate FutureVest VUL® ..................................................... 20
Whole Life Advantage® ....................................................... 22
Allstate Whole Life Tribute® ................................................ 24

➤ Other
Crump Disability, LTC, and Impaired Risk .................................. 26
Products with a Purpose

Accumulation

AXA Retirement Cornerstone® Variable Annuity ........................................... 28
AXA Structured Capital Strategies® Variable Annuity ........................................ 29
Lincoln ChoicePlus AssuranceSM Series ...................................................... 30
Lincoln Covered Choice® 5 ........................................................................... 32
Lincoln OptiBlend® ....................................................................................... 34
Protective ProPayer® Income Annuity ........................................................... 36
Protective Income Builder Annuity ................................................................. 37
Protective Indexed Annuity II 5, 7, & 10 .......................................................... 38
Protective Asset Builder Indexed Annuity ....................................................... 39
Protective Secure Saver Fixed Annuity ........................................................... 40
Prudential PruSecure® Fixed Indexed Annuity ................................................ 41
Prudential Premier Retirement Variable Annuity .............................................. 42
Prudential Defined Income Variable Annuity .................................................. 43
Mutual Funds ................................................................................................. 44

accumulate & grow

protect

make it last
Allstate Basic Term℠
SIMPLIFIED TERM LIFE INSURANCE (CONTRACT SERIES LU10987 IN MOST STATES)
Issued by Allstate Life Insurance Company

› At A Glance
  Straightforward: Easy-to-understand policy for customers looking for convenience.
  Hassle-free application: Simple application process that can be completed over the phone without a medical exam. Policy issuance dependent upon answers to health questions.
  Guaranteed premium: Premium stays the same throughout the 15-year term.
  Conversion privilege: Option to convert to Allstate Bridge UL after the first policy year and through the end of the 10th.

› For Potential Customers Who ...
  • Have no life insurance and want basic, short-term coverage
  • Are looking for convenience with no medical exam
PRODUCT TYPE
15-year convertible term life insurance

ISSUE AGES
18–45

FACE AMOUNTS
$50,000, $100,000, or $150,000

RATE BANDS
Band 1: $50,000
Band 2: $100,000
Band 3: $150,000

UNDERWRITING CLASSES
• Basic Tobacco
• Basic Non-Tobacco
• Allstate Tobacco*
• Allstate Non Tobacco*

*Allstate underwriting classes offer lower guaranteed premium payments. Customers are eligible for Allstate Tobacco or Allstate Non-Tobacco if they own their primary residence and have an Allstate auto insurance policy.

FREE LOOK PERIOD
31 days

GRACE PERIOD
31 days

RIDERS
Accelerated Death Benefit Rider – Terminal Illness (LU10990)

COUNTER OFFER
Basic Term is the first Allstate life insurance product that includes an automatic counter offer for certain customers who do not qualify for the standard Basic Term coverage. This unique enhancement provides a great opportunity to help provide valuable life insurance coverage to customers. This process is hassle-free with no additional applications or medical exam.
At A Glance

Affordable: Typically provides the most insurance for the customer's premium dollar.

Straightforward: Simple-to-understand product with guaranteed premium payments and death benefit.

Flexible: The option to choose a coverage period from 10-30 years.

Personalized Protection: Up to five optional ‘layers’ of protection to help meet specific shorter-term life insurance needs, like housing expenses or college tuition, for a period of 10-20 years.

Unique in Market: A “one-of-a-kind” solution in the industry, the policy allows customers to only pay for what they need based on their specific needs.

Conversion Privilege: You have the option to convert to a permanent policy until year 15, or the policy anniversary following age 65, whichever is earlier. Conversions not allowed in last two years of the level premium coverage period or after the level premium coverage period.

For Potential Customers Who ...

• Are newlyweds, young parents or homeowners
• Have a protection need for a specific period of time
• Want quality coverage that can be personalized to fit their unique needs
• Are budget conscious
• May have a future interest in converting to a longer term protection solution
**ISSUE AGES*/UNDERWRITING CLASSES**

**Base policy:** issue ages range from age 18 to age 80 depending on the level term period, gender, underwriting class, state and total face amount on the insured.

**Additional layers:** issue ages range from age 18 to age 60 depending on the term period.

**MAXIMUM FACE AMOUNT**
Company Discretion

**MINIMUM FACE AMOUNTS/BANDS**

**Rate Bands**
- Band I: $50,000 - $99,999
- Band II: $100,000 - $199,999
- Band III: $200,000 - $499,999
- Band IV: $500,000 - $999,999
- Band V: $1,000,000 and above

**Minimum Face Amount**
- $200,000 for issue ages 18–45
- $50,000 for issue ages 46 and above

**CHARGES AND FEES**
Policy fee: $75 annually

**FREE LOOK PERIOD**
31 days

**GRACE PERIOD**
31 days

**RIDERS**
- Accelerated Death Benefit Rider – Terminal Illness (ICC14AC13, AC14-25)$^{2,3,11}$
- Accidental Death Benefit Rider (ICC14AC12, AC14-26)
- Additional Insured Rider (ICC14AC3, AC14-3)
- Children’s Level Term Rider (ICC14AC11, AC14-24)
- Primary Insured Term Rider (ICC14AC2, AC14-2)
- Waiver of Premium Rider (ICC14AC10, AC14-11)

*Issue ages and coverage amount are different for the state of Washington. Please see [accessallstate.com](http://accessallstate.com) for more information.*
Allstate Monthly Income Term℠
TERM LIFE INSURANCE (CONTRACT SERIES ICC18AC11/NC18AC11)
Issued by Allstate Assurance Company

› At A Glance
  
  **Straightforward:** Easy-to-understand, simple protection for customers looking to continue to provide an income stream and stability.

  **Affordable:** Provides customizable features that can be tailored to fit a range of needs.

  **Unique in Market:** A relatable monthly benefit vs. a traditional lump sum benefit, plus an upfront benefit of $10,000 included at no additional cost.

  **Personalized Protection:** Coverage options that can be tailored to what suits consumers best, all in a non-intimidating way.

  **Extra benefit:** A term insurance rider is available to increase the upfront benefit amount from $10,000 up to $25,000 the first month to help with immediate needs.

› For Potential Customers Who ...
  
  • Are young parents – may or may not be married
  
  • Are budget conscious
  
  • Can easily relate to the need of replacing an income stream in the household, like a paycheck, plus have an upfront amount to cover initial expenses or other costs
  
  • Want the option to choose how much monthly benefit to provide and for how long for their beneficiary(s)
  
  • Want quality coverage for a period of time they choose, that is customizable to their unique needs
**ISSUE AGES**
20-60: 10 and 20 year coverage
51-60: 10 year only

**MONTHLY DEATH BENEFIT PAYMENT**

<table>
<thead>
<tr>
<th>Benefit Period</th>
<th>Minimum Monthly Death Benefit Payment</th>
<th>Maximum Monthly Death Benefit Payment¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>36 mo.</td>
<td>$4,000</td>
<td>$55,277</td>
</tr>
<tr>
<td>60 mo.</td>
<td>$2,500</td>
<td>$33,166</td>
</tr>
<tr>
<td>120 mo.</td>
<td>$2,500</td>
<td>$16,583</td>
</tr>
</tbody>
</table>

**ONE SUM PAYMENT**
A one sum payment can be elected as an alternative to monthly death benefit payments.⁴ The one sum payment is calculated by multiplying the sum of monthly death benefit payments to the benefit period discount factor (shown below).
36 mo. Benefit Period - 0.96
60 mo. Benefit Period - 0.93
120 mo. Benefit Period - 0.87

**MAXIMUM FACE AMOUNT**
$2 million aggregate (base+TIR)

**MINIMUM FACE AMOUNTS²**
36 mo.: $4,000 per month
60 mo.: $2,500 per month
120 mo.: $2,500 per month

**FACE AMOUNTS BANDS (BASE+TIR)**
Band I: $144,000 - $199,999
Band II: $200,000 - $499,999
Band III: $500,000 and above

**UNDERWRITING CLASSES**
Preferred
Standard No-Tobacco
Preferred Smoker
Standard Smoker

**CHARGES AND FEES**
Policy fee: $75 annually

**FREE LOOK PERIOD**
31 days

**GRACE PERIOD**
31 days⁵

**CONVERSION³**
10 year coverage period: 8 year conversion period
20 year coverage period: 15 year conversion period

**RIDERS**
• Term Insurance Rider (ICC18AC12; NC18AC12)

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¹ Monthly Death Benefit Payment accounts for $10k Term Insurance Rider benefit, monthly benefit should be adjusted for additional rider coverage not to exceed $2m total coverage.
² Total amount of coverage on the Primary Insured. This includes base policy (sum of monthly death benefit payments) plus Term Insurance Rider.
³ Conversion Benefit: Equal to the one sum payment provided by the policy.
⁴ The owner has an option to complete a Restricted Payout form thereby removing the beneficiary’s right to the one sum payment election.
⁵ Grace Period in the state of California - 61 days
Allstate Bridge UL®
FLEXIBLE PREMIUM UNIVERSAL LIFE (CONTRACT SERIES ICC12-AF1 & LU11007)
Issued by Allstate Life Insurance Company

› **At A Glance**
  - **No-hassle conversion:** Underwriting not required to convert an existing term policy.
  - **Future flexibility:** Death benefit and premiums can be changed to fit the customer's current situation.
  - **Cash value accumulation:** Unlike a term policy, part of the premium goes towards building cash value.

› **For Potential Customers Who ...**
  - Are looking to convert their existing term product or exchange their LBL term product to one that can provide coverage for a lifetime
  - Are interested in building cash value
ISSUE AGES/UNDERWRITING CLASSES
18–60: Preferred Elite
18–80: Preferred Non-smoker
18–85: Standard Select
18–85: Standard Non-smoker
18–80: Preferred Smoker
0–85: Standard Smoker

For Allstate Basic Term Conversion:
19–55: Allstate Non-Tobacco
19–55: Basic Non-Tobacco
19–55: Allstate Tobacco
19–55: Basic Tobacco

MINIMUM FACE AMOUNTS
All Ages: $10,000
Band 1: Below $50,000
Band 2: $50,000–$99,999
Band 3: $100,000–$199,999
Band 4: $200,000+

CHARGES AND FEES
Premium Expense Charge:
Year 1–20: 5.0%
Year 21+: 0%

Policy Fee (monthly):
$10 (Current)
$10 (Maximum)

Per 1,000 of Face Amount Charge:
Flat amount per $1,000 of face amount; varies by age, sex, underwriting class and face amount band; applies during the first 20 years.

SURRENDER CHARGE PERIOD
19 years

PARTIAL WITHDRAWALS
A minimum of $250, and at least $500 of net surrender value must remain after a withdrawal. A $25 service fee applies to each withdrawal.

LOANS
Preferred Loans: 2% zero net cost
Standard Loans: 3% 1% net cost

GUARANTEED INTEREST RATE
2% minimum in all policy years. 0.50% persistency bonus beginning in policy year 10, if the current interest rate is higher than the minimum.

DEATH BENEFIT GUARANTEES
Age 0–75, Safety Net Period: 10 years
Age 76+, Safety Net Period: 5 years

DEATH BENEFIT OPTIONS
Option 1: Face amount
Option 2: Face amount plus policy value

RIDERS
• Accelerated Death Benefit Rider – Terminal Illness (ICC12AF5, LU11011)
• Accidental Death Benefit Rider (ICC12AF6, LU11012)
• Additional Insured Rider (ICC12AF3, LU11009)
• Children’s Level Term Rider (ICC12AF7, LU11013)
• Waiver of Monthly Deduction Rider (ICC12AF2, LU11008)

See Appendix A for Life Products footnotes and disclosures.
Allstate FutureBuilder® UL
FLEXIBLE PREMIUM ADJUSTABLE LIFE (CONTRACT SERIES ICC18AC16 / NC18AC13)
Issued by Allstate Assurance Company

➤ At A Glance

Affordable coverage: A great choice for customers looking for permanent life insurance coverage that will fit their budget.

Cash accumulation: Fixed interest rates accumulate cash that customers can access through loans or withdrawals.⁵

Future flexibility: Customers can adjust the death benefit or premium payment to fit their current situation.⁸

➤ For Potential Customers Who ...

• Have young families and are looking for a starter policy that could possibly be coupled with term insurance
• Want the potential for long-term death benefit protection but are similarly focused on building cash value
• Are generally forward thinking and willing to accept some interest rate risk to help grow their policy
• Want the ability to make changes to their policy in the future
ISSUE AGES/UNDERWRITING CLASSES
0-17 Juvenile
18-60 Preferred Elite
18-80 Preferred Non-smoker
18-80 Standard Non-smoker
18-80 Preferred Smoker
18-80 Standard Smoker

MAXIMUM FACE AMOUNTS
Company Discretion

MINIMUM FACE AMOUNTS/BANDS
All Ages: $50,000
Band 1: $50,000 to $99,999
Band 2: $100,000 to $199,999
Band 3: $200,000+

CHARGES AND FEES
Premium Expense Charge:
6.50% of premium in all years
Policy Fee (monthly):
$10 (Current)
$15 (Maximum)
Per 1,000 of Face Amount Charge:
Per $1,000 of face amount during the first 20 years, and for 20 years from the effective date of any face amount increase.

SURRENDER CHARGE PERIOD
19 years

PARTIAL WITHDRAWALS
A minimum of $250, and at least $500 of net surrender value must remain after a withdrawal. A $25 service fee applies to each withdrawal.

LOANS
Preferred Loans: 2% zero net cost
Standard Loans: 3% 1% net cost

GUARANTEED INTEREST RATE
2% minimum in all policy years

DEATH BENEFIT GUARANTEES
Issue ages 0-70: 10 years
Issue ages 71+: 5 years

DEATH BENEFIT OPTIONS
Option 1: Face amount
Option 2: Face amount plus policy value

RIDERS
• Accelerated Death Benefit Rider – Chronic Illness (ICC14AC18, AC14-10) 2,3,11
• Accelerated Death Benefit Rider – Terminal Illness (ICC14AC17, AC14-18) 2,3,11
• Accidental Death Benefit Rider (ICC14AC16, AC14-17)
• Children’s Level Term Rider (ICC14AC23, AC14-16)
• Continuation of Payment Rider (ICC14AC15, AC14-15)
• Guaranteed Insurability Rider (ICC14AC19, AC14-8)
• Overloan Protection Rider (ICC14AC20, AC14-9)

See Appendix A for Life Products footnotes and disclosures.
Allstate FutureGrowth IUL®
FLEXIBLE PREMIUM UNIVERSAL LIFE (CONTRACT SERIES ICC18AC18 / NC18AC14)
Issued by Allstate Assurance Company

» At A Glance

Future flexibility: Customers can adjust the death benefit or premium payment to fit their current situation.  

Control: Customers choose to allocate their premiums to a fixed or indexed account or a combination of both.

Greater growth potential: The indexed account is linked to market performance, allowing greater investment potential. Additionally, an indexed account floor and a fixed account guaranteed interest rate provide downside protection.

Accessible cash value: Access to the policy’s cash value through partial withdrawals and loans.

» For Potential Customers Who ...

• Want to protect their families with a death benefit, help cover estate taxes, and leave an inheritance

• Are investment savvy and want more from their life insurance than just death benefit protection

• Looking to build cash value but will limit upside potential so that they can have some downside protection

• Want performance tied to the S&P 500® but don’t want the hassle of selecting or monitoring investments

• Want the ability to make changes to their policy in the future

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ISSUE AGES/UNDERWRITING CLASSES
0-17 Juvenile
18-60 Preferred Elite
18-80 Preferred Non-Smoker
18-80 Standard Non-Smoker
18-80 Preferred Smoker
18-80 Standard Smoker

MINIMUM FACE AMOUNTS/BANDS
All ages: $100,000
Band 1: $100,000–$199,999
Band 2: $200,000+

CHARGES AND FEES
Premium Expense Charge:
6.50% of all premiums in all years

Policy Fee (monthly):
$11 (current)
$15 (maximum)

Monthly Policy Value Charge:
0.08% per month (Current)
0.08% per month (Maximum)

Monthly Per $1,000 Face Amount Charge:
Flat Amount per $1,000 of face amount; varies by age, sex, underwriting class, and face amount band; applies for the first 20 years, and for 20 years from the effective date of any face amount increase.

SURRENDER CHARGE PERIOD
14 years

PARTIAL WITHDRAWALS
A minimum of $250, and at least $500 of net surrender value must remain after a withdrawal. A $25 service fee applies to each withdrawal.

LOANS
Preferred Loans: 2% zero net cost
Standard Loans: 3% 1% net cost

GUARANTEED INTEREST RATE
2% minimum annually on fixed account

DEATH BENEFIT GUARANTEES
Issue ages 0-70: 10 years
Issue ages 71+: 5 years

DEATH BENEFIT OPTIONS
Option 1: Face amount
Option 2: Face amount plus policy value

RIDERS
• Accelerated Death Benefit Rider – Chronic Illness (ICC14AC18, AC14-10)
• Accelerated Death Benefit Rider – Terminal Illness (ICC14AC17, AC14-18)
• Accidental Death Benefit Rider (ICC14AC16, AC14-17)
• Children’s Level Term Rider (ICC14A23, AC14-16)
• Continuation of Payment Rider (ICC14AC15, AC14-15)
• Guaranteed Insurability Rider (ICC14AC19, AC14-8)
• Overloan Protection Rider (ICC14AC31, AC14-23)
**Allstate Lifetime UL®**

FLEXIBLE PREMIUM ADJUSTABLE LIFE (CONTRACT SERIES AC13-12)
Issued by Allstate Assurance Company

▷ **At A Glance**

  **Affordable:** Offers competitive pricing for customers looking for permanent life insurance coverage.

  **Guaranteed protection:** Guaranteed coverage up to the insured's lifetime, as long as on-time planned premiums are paid.

  **Flexible premiums:** Ability to adjust the guarantee period, payments, death benefit, or take partial withdrawals.\(^5,8\)

  **An exit strategy:** The Liquidity Guarantee Rider offers a guarantee that ensures a percentage of the premium dollars will be returned to the customer if they surrender their policy on or after the seventh policy anniversary if qualifying payments have been made.

▷ **For Potential Customers Who ...**

  • Are on the verge of entering their prime earning years and value permanent coverage
  • Want long-term protection and the ability to guarantee the death benefit for the period they choose
  • Are generally conservative, want low risk, and are primarily focused on death benefit
  • Want the ability to make changes to their policy in the future
ISSUE AGES/UNDERWRITING CLASSES
18–60: Preferred Elite
18–80: Preferred Non-smoker
18–80: Standard Non-smoker
18–80: Preferred Smoker
18–80: Standard Smoker

MAXIMUM FACE AMOUNTS
Company Discretion

MINIMUM FACE AMOUNTS/BANDS
Ages 18–60: $100,000
Ages 61+: $50,000
Band 1: Below $200,000
Band 2: $200,000–$499,999
Band 3: $500,000–$5,000,000
Band 4: Above $5,000,000

CHARGES AND FEES
Premium Expense Charge:
6%

Policy Fee (monthly):
$8.50 (current)
$10 (maximum)

Administrative Expense Charge:
Flat amount per $1,000 of face amount; varies by age, sex, underwriting class and face amount band; applies during the first six years.

SURRENDER CHARGE PERIOD
19 years

PARTIAL WITHDRAWALS
A minimum of $250, and at least $500 of net surrender value must remain after a withdrawal. A $25 service fee applies to each withdrawal.

LOANS
All loans: 5% (1% net cost)

GUARANTEED INTEREST RATE
3% minimum in all policy years
0.50% persistency bonus beginning in policy year 15, if the current interest rate is higher than the minimum.

DEATH BENEFIT GUARANTEES
Designed to allow customers to choose a guaranteed period up to the insured’s lifetime.

DEATH BENEFIT OPTIONS
Option 1: Face amount
Option 2: Face amount plus policy value

RIDERS
• Accelerated Death Benefit Rider – Permanent Confinement (AC13-20)
• Accelerated Death Benefit Rider – Terminal Illness (AC13-19)
• Accidental Death Benefit Rider (AC13-18)
• Children’s Level Term Rider (AC13-17)
• Continuation of Payment Rider (AC13-16)
• Coverage Protection Rider (AC13-13)
• Liquidity Guarantee Rider (A13-14)

THE ALLSTATE PRODUCT BOOK | 19
Allstate FutureVest VUL®

FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE (CONTRACT SERIES ICC16AC3 / AC16-2)
Issued by Allstate Assurance Company

› At A Glance

• Streamlined investment choices: Allow customers alignment of long-term objectives and risk tolerance, while allowing for optional automatic changes to sub-account balances over time.

• Full market participation: No caps/floors like index universal life products.

• Flexibility: Customers have the flexibility to adjust future premiums and death benefits to align with changing circumstances.⁸

• Cash value accumulation: Customer can grow the policy’s cash value through 34 subaccounts, a fixed account, or asset allocation programs and can access cash value through loans or partial withdrawals.⁵

› For Potential Customers Who …

• Want life insurance to protect their loved ones but also want flexibility to invest and use their policy’s cash value for retirement or other life needs.⁵

• Are investment-savvy and aggressive in terms of risk tolerance and want full market participation, but understand the risk and potential for losing cash value.

• Are business owners and entrepreneurs who want to protect assets, provide potential for growth and offer security in case of loss of a person who is key to their business.

• Are parents or grandparents and want to purchase a life policy for a child for future insurability and potential income growth for the child’s future needs such as college.⁵

Variable universal life products are long-term investments designed to provide life insurance protection and flexibility in connection with premium payments and death benefits. A customer 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 or go to www.accessallstate.com. Please read the prospectuses carefully before selling a contract.
**ISSUE AGES/UNDERWRITING CLASSES**

0-17  Juvenile
18-60  Preferred Elite
18-80  Preferred Non-Smoker
18-80  Standard Non-Smoker
18-80  Preferred Smoker
18-80  Standard Smoker

**MAXIMUM FACE AMOUNTS**
Company Discretion

**MINIMUM FACE AMOUNTS/BANDS**
All ages: $100,000
Band 1:  $100,000 to $199,999
Band 2:  $200,000 +

**CHARGES AND FEES**

*Policy Fee (monthly):*
$11 (current)
$15 (guaranteed)

*Monthly per $1,000 Face Amount Charge:*
Years 1-30: Monthly per $1,000 of Face Amount charge on the first $100,000 of face amount, plus an additional monthly per $1,000 of Face Amount charge on Face Amount in excess of $100,000.
Years 31+:  Zero

**M&E Charges:**
Years 1–10: 0.70% (current) 0.85% (guaranteed)
Years 11+: 0.30% (current) 0.45% (guaranteed)

**Premium Expense Charge:**
6.00% of all premiums in all years

**Separate Account Expense:**
Varies by sub-account. Please see prospectus for more details.

**SURRENDER CHARGE PERIOD**
10 years

**PARTIAL WITHDRAWALS**
The charge is the lesser of 2% withdrawn or $25 per withdrawal

**LOANS**
Preferred Loans: 2% (zero net cost)³
Standard Loans: 3% (1% net cost)³

**GUARANTEED INTEREST RATE**
2% annually on fixed accounts
No guarantee on variable subaccounts

**DEATH BENEFIT GUARANTEES**
Issue age 0–60, Safety Net Period: 20 years
Issue age 61–75, Safety Net Period: to age 80
Issue age 76+, Safety Net Period: 5 years

**DEATH BENEFIT OPTIONS**
Option 1: Face amount
Option 2: Face amount plus policy value

**RIDERS**

- Accelerated Death Benefit Rider – Chronic Illness (ICC14AC18, AC14-10)²,³,¹¹
- Accelerated Death Benefit Rider – Terminal Illness (ICC14AC17, AC14-18)²,³,¹¹
- Accidental Death Benefit Rider (ICC14AC16, AC14-17)
- Children’s Level Term Rider (ICC14AC23, AC14-16)
- Continuation of Payment Rider (ICC14AC15, AC14-15)
- Guaranteed Insurability Rider (ICC14AC19, AC14-8)
- Overloan Protection Rider (ICC14AC20, AC14-23)

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This is a securities product that can only be sold by registered representatives of qualified broker-dealers. See Appendix A for Life Products footnotes and disclosures.

THE ALLSTATE PRODUCT BOOK | 21
Whole Life Advantage®
WHOLE LIFE INSURANCE (CONTRACT SERIES ICC18AC1 AND NC18AC1)
Issued by Allstate Assurance Company

At A Glance
Solid protection: Offers solid protection and safe cash value growth.

Guaranteed death benefit: Guaranteed for the insured's whole life and could increase in certain situations as long as premiums are paid.

Guaranteed cash value: Cash value will increase regardless of market conditions.

Guaranteed premiums: Premiums never increase but can decrease or even stop in certain circumstances.

Juvenile issue ages: Offers parents or grandparents the ability to protect their child's future insurability.

Options with excess credits: A number of excess credits options such as adding value to the policy or receiving cash back.

For Potential Customers Who ...
• Are middle to mass affluent
• Want long-term protection and a guaranteed death benefit amount
• Want cash value that is guaranteed to increase regardless of market conditions
• Are interested in premium payments that never increase
ISSUE AGES/UNDERWRITING CLASSES
0-17 Juvenile
18-60 Preferred Elite
18-80 Preferred
18-80 Standard Select
18-80 Standard No-Tobacco
18-80 Preferred Smoker
18-80 Standard Smoker

MAXIMUM FACE AMOUNTS
Company Discretion

MINIMUM FACE AMOUNTS/BANDS
0-80 $50,000
Band 1: $25,000 - $49,999
Band 2: $50,000 - $99,999
Band 3: $100,000 - $199,999
Band 4: $200,000 - $499,999
Band 5: $500,000 - $999,999
Band 6: $1,000,000 - $1,999,999
Band 7: $2,000,000 - $4,999,999
Band 8: $5,000,000+

PAYMENT OPTIONS
Single Pay, 10-Pay, 20-Pay, To Age 70, To Age 121

NON FORFEITURE OPTIONS
• Reduced Paid-Up
• Surrender for lump sum or monthly income

WITHDRAWALS
Allowed from the cash value of paid-up additions and from the accumulation fund from excess credits. Withdrawals from base policy are not allowed.

LOANS
Loans can be taken from the cash value that accumulates in the policy, including that from 1035 exchanges. The interest rate charged on the loan is the greater of 5% or the adjustable loan interest rate, which is based on the maximum of the Moody’s Corporate Bond Yield Average.

Automatic Premium Loans available

EXCESS CREDITS
Excess credits are not guaranteed and are based on factors that include future expectations of mortality, investment income and administrative expenses, and may be paid throughout the life of the policy. Excess credits are declared in advance and are paid at the end of the policy year.

Options to receive the excess credits include:
• purchase paid-up additions
• reduce premium
• paid in cash
• payment of policy debt
• accumulate at interest

RIDERS
• Accelerated Death Benefit Rider - Terminal Illness (ICC18AC8 NC18AC8) (Not Available in CA)
• Accelerated Death Benefit - Chronic Illness Rider (ICC18AC9/NC18AC9) (Not available in CA and FL)
• Children’s Level Term Rider (ICC18AC7/NC18AC7)
• Guaranteed Insurability Rider (ICC18AC5/NC18AC5)
• Paid-Up Insurance Rider (ICC18AC2/NC18AC2)
• Primary Insured Term Rider (ICC18AC4/NC18AC4)
• Waiver of Premium Rider (ICC18AC6/NC18AC6) (Not available in CA)
Allstate Whole Life Tribute®
WHOLE LIFE INSURANCE (CONTRACT SERIES ICC15AC1/AC15-1)
Issued by Allstate Assurance Company

▷ At A Glance
  Straightforward coverage: A simple, affordable solution for individuals interested in basic permanent coverage.

  Guaranteed premiums: Premium payments are guaranteed to remain the same over the life of the policy.

  Cash value accumulation: Customers can take out policy loans to help manage current or unexpected expenses.5

  Underwriting Options: Level of underwriting varies by issue age to allow simple process for younger ages.

▷ For Potential Customers Who ...
  • Are looking to cover final expenses, burial, and debt
  • Have minimal estate planning needs
PRODUCT TYPE
Permanent life insurance with a guaranteed death benefit

ISSUE AGES/UNDERWRITING CLASSES
18-90: Standard No-Tobacco
18-90: Standard Smoker

UNDERWRITING OPTIONS
18-45: Simplified Underwriting
46-90: Full Underwriting

MINIMUM FACE AMOUNTS
$10,000

MAXIMUM FACE AMOUNTS
$50,000

LOANS⁵
Standard 8% on the loan value⁷
Minimum loan amount: $250

RIDERS¹
• Accelerated Death Benefit Rider – Terminal Illness (ICC15AC4, AC15-4)²,3,11
• Children’s Level Term Rider (ICC15C3, AC15-3)
• Waiver of Premium Rider (ICC15AC2, AC15-2) (This rider is only available for term conversions where contractually required)

See Appendix A for Life Products footnotes and disclosures.
Crump
DISABILITY, LONG TERM CARE AND IMPAIRED RISK LIFE

Available Products through Crump
- Life Insurance
  - Guaranteed Issue
  - Fixed Life for Allstate initiated impaired risk cases
  - Third Party Term Conversions
  - Second to Die Life Products – SUL, SIUL and SWL
- Individual Long Term Care
  - Traditional Individual Long Term Care Insurance
  - Linked Benefits – Hybrid Life with Long Term Care Benefits in one Product
- Disability Income
  - Individual Disability Insurance
  - Business Disability Products (Overhead Expense, Disability Buy-Out, Key-Man Insurance)

Overview
Crump Life Solution Center
Crump offers you a group of highly rated insurers such as Prudential, MetLife, and Transamerica for rated cases to provide customers the best opportunity to protect the risks in their lives:
- Options available for cases rated Table 4 or higher, if the first year’s rated premium that can be placed is a minimum of $2,500.
- Guaranteed Issue products are available when our underwriting rates cases Table 10 or higher, including declines, with no release or minimum premium required. Permission to access to these products is granted by Allstate’s UWQuote.
Crump (con’t.)

DISABILITY, LONG TERM CARE AND IMPAIRED RISK LIFE

Crump Long Term Care Solution Center
Through its Long Term Care Solution Center, Crump Life Insurance Services offers access to the industry’s top Long Term Care companies. With many years of LTC experience, Crump is able to recommend the best plan for customers at a competitive price. Dedicated long term care associates are available to help you through every step of the process, whether you have a single case or need assistance with a multi-life sales opportunity. Crump provides long term care insurance through the following carriers:
- Genworth (Available in NY)
- Mutual of Omaha (Available in NY)
- John Hancock Financial Services (Available in NY)
- Transamerica (Available in NY)

Crump Disability Solution Center
Supporting you in the sale of Disability Insurance (DI), Crump offers the benefits of working with the top distributor of DI, including access to a broad array of competitive products from top DI carriers including Assurity, Fidelity Security, Guardian, Lloyds of London, Metropolitan (available NY), Mutual of Omaha (available NY), Principal (available NY) and The Standard (available NY).
- Non-Cancelable, Own Occupation Policies
- Blue Collar DI
- Impaired Risk
- Business Overhead Expense
- Disability Buy-Sell and Key Person

› More information
View the comprehensive resources available online for Long Term Care, Disability Insurance and Impaired Risk Life information through Crump Insurance at www.allstate.crumplifeinsurance.com or call 1-888-770-2155.
AXA Retirement Cornerstone®

VARIABLE ANNUITY
Issued by AXA Equitable Life Insurance Company

› Features
- Ability to enhance accumulation potential through a professionally managed investment account with over 100 options
- Guaranteed Minimum Income Benefit that provides a 7-year Rate Hold, then adjusts annually with roll-up rates at no less than 4%, but as high as 8% to keep pace with inflation
- Joint Income provided with no increase in cost or reduction in annual withdrawal amount
- A Guaranteed Death Benefit option that can increase at the greater of market performance or no less than 4% but as high as 8% based on interest rates after the 7-year Rate Hold

› Overview
AXA highlights:
- One of the leading manufacturers of Variable Annuity Products
- Experienced AXA wholesalers provide marketing and sales support
- Online Getting Started guide provides introductory information including product training, NAIC training requirement, and website registration

› More information
For more information regarding Allstate’s and AXA’s selling arrangement and the Retirement Cornerstone Variable Annuity, please visit accessallstate.com and navigate to the Products page.

For more information:
- (888) 517-9900
- www.axa.com/allstate or www.axa.com
- Getting Started Guide

› Disclosures
Retirement Cornerstone® is a registered service mark of AXA Equitable Life Insurance Company, New York, NY 10104. Retirement Cornerstone® variable annuity is issued by AXA Equitable Life Insurance Company, New York, NY and is co-distributed by affiliates AXA Advisors, LLC and AXA Distributors, LLC. AXA Equitable, AXA Advisors and AXA Distributors are affiliated companies and do not provide tax or legal advice.

A deferred variable annuity is a long-term financial product designed for retirement purposes. In essence, an annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump sum amount at a later date. Typically, variable annuities have mortality and expense charges, account fees, investment management fees, administrative fees, and charges for special contract features. In addition, annuity contracts have exclusions and limitations. Early withdrawals may be subject to surrender charges, and, if taken prior to age 59⅓, a 10% federal tax penalty may apply. Variable annuities are subject to investment risks, including the possible loss of principal invested.

See Appendix A for Life Products footnotes and disclosures.
AXA Structured Capital Strategies® Variable Annuity

VARIABLE ANNUITY
Issued by AXA Equitable Life Insurance Company

› **Features**
  • Ability to provide upside market potential up to a cap and some downside protection
  • Investors may invest in one or more Structured Investment Options which are tied to the performance of a securities or commodities index for a set period (1 year, 3 years or 5 years) up to the Performance Cap Rate
  • Depending on the index option and duration chosen, (1 year, 3 years or 5 years), AXA Equitable will absorb the first -10%, -20% or -30% of any loss to help alleviate your down market fears while capturing any potential gain up to the applicable Performance Cap Rate

› **Overview**
  AXA highlights:
  • One of the leading manufacturers of Variable Annuity Products
  • Experienced AXA wholesalers provide marketing and sales support
  • Online Getting Started guide provides introductory information including product training, NAIC training requirement, and website registration

› **More information**
  For more information regarding Allstate’s and AXA’s selling arrangement and the Structured Capital Strategies Variable Annuity, please visit accessallstate.com and navigate to the Products page.

  For more information:
  • (888) 517-9900
  • [www.axa.com/allstate](http://www.axa.com/allstate) or [www.axa.com](http://www.axa.com)
  • Getting Started Guide

› **Disclosures**
Structured Capital Strategies® is a registered service mark of AXA Equitable Life Insurance Company, New York, NY 10104. Structured Capital Strategies® is a variable and index-linked deferred annuity contract and is issued by AXA Equitable Insurance Company, New York, NY and is co-distributed by affiliates AXA Advisors, LLC and AXA Distributors, LLC. AXA Equitable, AXA Advisors and AXA Distributors are affiliated companies and do not provide tax or legal advice.

A deferred variable annuity is a long-term financial product designed for retirement purposes. In essence, an annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump sum amount at a later date. Typically, variable annuities have mortality and expense charges, account fees, investment management fees, administrative fees, and charges for special contract features. In addition, annuity contracts have exclusions and limitations. Early withdrawals may be subject to surrender charges, and, if taken prior to age 59 1/2, a 10% federal penalty tax may apply. Variable annuities are subject to investment risks, including the possible loss of principal invested.
Lincoln ChoicePlus Assurance℠ Series B-Share

VARIABLE ANNUITY
Issued by The Lincoln National Life Insurance Company

› Features
  • Provides investors with long-term growth potential with access to over 120 fund options from 29 highly regarded fund families.
  • Protects loved ones and families with guaranteed death benefit options.
  • Offers periodic dollar cost averaging specials to help investors boost their assets and transition smoothly in a volatile market.
  • Helps investors access a protected lifetime income stream with a range of living benefit riders available for an additional cost.

› Overview
  Lincoln highlights:
  Offering variable annuities since 1967, Lincoln has held a leadership position in the industry for decades. It is highly regarded for financial strength and has $262 billion in AUM as of 9/30/18.
  • Dedicated Allstate National Sales Manager and team of Lincoln internal and external wholesalers provide marketing and sales support
  • Dedicated Allstate website to learn more about Lincoln’s products and easy steps to get started on day one

› More information
  • Dedicated sales desk: (833) 296-0147
  • Dedicated customer service team: (844) 266-0827
  • www.LFG.com/allstate or www.LFG.com
  • Getting Started Guide

› Disclosures
  Lincoln variable annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.
Lincoln Covered Choice® 5

FIXED INDEXED ANNUITY
Issued by The Lincoln National Life Insurance Company

› Features
  • Ability to help investors continue to grow their assets and protect them from loss
  • Guaranteed 5-year initial fixed account interest rate, which provides investors predictable growth
  • Ability to distribute premium among three different buckets including the Fixed Account, Performance Triggered Indexed Account, and 1-Year Point-to-Point Indexed Account
  • Access to your money if you need it for unexpected expenses
  • Death benefit for loved ones

› Overview
  Lincoln highlights:
  • Lincoln has a proven history of strength and innovation, and is an industry leader committed to delivering strategies and products for creation, protection, and enjoyment of wealth. Lincoln is highly regarded for its financial strength and has $262 billion in AUM as of 9/30/18.
  • We offer a dedicated Allstate National Sales Manager and team of Lincoln internal and external wholesalers to provide marketing and sales support
  • Dedicated Allstate website to learn more about Lincoln’s products and easy steps to get started on day one

› More information
  • Dedicated sales desk: (833) 296-0147
  • Dedicated customer service team: (844) 266-0827
  • Getting Started Guide: www.LFG.com/allstate or www.LFG.com

› Disclosures
A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks.

Lincoln Covered Choice® 5 fixed indexed annuity (contract form ICC17-622 and state variations) is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.
Lincoln OptiBlend® Fixed Indexed Annuity

FIXED INDEXED ANNUITY
Issued by The Lincoln National Life Insurance Company

› Features
• Ability to help investors continue to grow their assets and protect them from loss, with the option of a 7 or 10-year surrender charge period contract
• Access to a Volatility Controlled Point-to-Point Indexed with Spread Account for greater growth potential
• Ability to distribute premium among four different buckets including the Fixed Account, 1-Year Volatility Controlled Point-to-Point Indexed with Spread Account, Performance Triggered Indexed Account, and 1-Year Point-to-Point Indexed with Cap Account
• Lifetime income options available for an additional cost, including Lifetime IncomeSM Edge and i4Life® Indexed Advantage
• Access to your money if you need it for unexpected expenses
• Death benefit for loved ones

› Overview
Lincoln highlights:
• Lincoln has a proven history of strength and innovation, and is an industry leader committed to delivering strategies and products for creation, protection, and enjoyment of wealth. Lincoln is highly regarded for its financial strength and has $262 billion in AUM as of 9/30/18.
• We offer a dedicated Allstate National Sales Manager and team of Lincoln internal and external wholesalers to provide marketing and sales support
• Dedicated Allstate website to learn more about Lincoln’s products and easy steps to get started on day one

› More information
• Dedicated sales desk: (833) 296-0147
• Getting Started Guide
• Dedicated customer service team: (844) 266-0827
• www.LFG.com/allstate or www.LFG.com

› Disclosures
A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks.

Lincoln OptiBlend® fixed indexed annuities (contract forms ICC1515-619 or 15-619 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.
Protective ProPayer® Income Annuity

SINGLE PREMIUM IMMEDIATE ANNUITY
Issued by Protective Life and Annuity Insurance Company

Features
- This immediate annuity provides a stream of guaranteed income payments
- Customers have flexibility to choose from four annuity income payout options
- The value of the annuity is not tied to market conditions, which creates a risk-free income stream

Overview
Protective highlights:
- Helpful marketing and service support
- Dedicated website provides easy access to forms, applications, marketing materials and seminars

More information
For more information regarding Allstate’s and Protective’s selling arrangement and the Protective ProPayer® Income Annuity product, please visit accessallstate.com and navigate to the Products page.

For more information:
- www.allstate.protective.com
- Getting Started Guide

Disclosures
The Protective ProPayer® Income Annuity is a single premium immediate annuity issued by Protective Life and Annuity Insurance Company (authorized to sell insurance in NY) under policy form series IDP-2112 and AF-2112. Protective Life and Annuity Insurance Company located at 2801 Highway 280 South, Birmingham, AL 35223 and is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. Limits may apply.
Protective® Income Builder Indexed Annuity

LIMITED, FLEXIBLE-PREMIUM DEFERRED INDEXED ANNUITY WITH A LIMITED MARKET-VALUE ADJUSTMENT
Issued by Protective Life Insurance Company

Features
• Predictable, guaranteed income for life generated by an 8% benefit base roll-up and increasing income or level income factors provides a solution for customers needing income payments that are guaranteed for life
• Customers can create the exact income scenario to meet their needs, with a choice of a level or increasing income options
• Allows for the customer to be in control of their retirement income with flexible features like nursing home, terminal illness and unemployment waivers and ability to take partial withdrawals without eliminating the rider – the income rider stays in effect.

Overview
Protective highlights:
• Helpful marketing and service support
• Dedicated website provides easy access to forms, applications, marketing materials and seminars

More information
For more information regarding Allstate’s and Protective’s selling arrangement and the Protective® Income Builder product, please visit accessallstate.com and navigate to the Products page.
For more information:
• www.allstate.protective.com
• Getting Started Guide

Disclosures
The Protective® Income Builder Indexed Annuity is a fixed, limited flexible-premium deferred annuity contract issued by Protective Life Insurance Company (not authorized to sell insurance in NY) under policy form series FIA-P-2011 or FIA-P-2010. The Guaranteed Income Benefit is provided under form series FIA-P-6048. Protective Life Insurance Company located at 2801 Highway 280 South, Birmingham, AL 35223 and is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. Product availability and features may vary by state. Limits may apply. Forms vary by state.
Protective® Indexed Annuity II 5, 7, & 10

LIMITED, FLEXIBLE-PREMIUM DEFERRED MARKET-VALUE ADJUSTED INDEXED ANNUITY
Issued by Protective Life Insurance Company

Features
• Offers customers a way to safely grow contract value with four crediting strategies, several of which are based on the performance of the S&P 500 price index movement including a guaranteed rate cap for a selected term
• Provides asset preservation with the Return of Purchase Payment option—customers can get their money back if the contract is terminated or surrendered
• Customers have penalty-free access to contract value to pay for expenses related to nursing homes, terminal illness and unemployment

Overview
Protective highlights:
• Helpful marketing and service support
• Dedicated website provides easy access to forms, applications, marketing materials and seminars

More information
For more information regarding Allstate’s and Protective’s selling arrangement and the Protective® Indexed Annuity II product, please visit accessallstate.com and navigate to the Products page.
For more information:
• www.allstate.protective.com
• Getting Started Guide

Disclosures
The Protective® Indexed Annuity II is a limited flexible-premium deferred annuity market-valued adjusted indexed annuity issued by Protective Life Insurance Company (not authorized to sell insurance in NY) under policy form series FIA-P-2010. Protective Life Insurance Company located at 2801 Highway 280 South, Birmingham, AL 35223 and is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. Product availability and features may vary by state. Limits may apply. Forms vary by state.
Protective® Asset Builder Indexed Annuity
LIMITED, FLEXIBLE-PREMIUM DEFERRED MARKET-VALUE ADJUSTED INDEXED ANNUITY
Issued by Protective Life Insurance Company

Features
• Four interest crediting strategies, provides an opportunity for growth within a variety of market scenarios, while offering downside protection
• Offers an exclusive option tied to the performance of the Citi Flexible Allocation Excess Return Index, which captures upside gains and isn’t limited by a cap rate
• Offers annual free withdrawals of 10%, plus access to contract value to pay for expenses related to nursing homes, terminal illness and unemployment

Overview
Protective highlights:
• Helpful marketing and service support
• Dedicated website provides easy access to forms, applications, marketing materials and seminars

More information
For more information regarding Allstate’s and Protective’s selling arrangement and the Protective® Asset Builder Indexed Annuity product, please visit accessallstate.com and navigate to the Products page.
For more information:
• www.allstate.protective.com
• Getting Started Guide

Disclosures
The Protective® Asset Builder Indexed Annuity is a limited flexible-premium deferred annuity market-valued adjusted indexed annuity issued by Protective Life Insurance Company (not authorized to sell insurance in NY) under policy form series FIA-P-2011 or FIA-P-2010. Protective Life Insurance Company located at 2801 Highway 280 South, Birmingham, AL 35223 and is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. Product availability and features may vary by state. Limits may apply. Forms vary by state.
Protective® Secure Saver Fixed Annuity
LIMITED, FLEXIBLE-PREMIUM DEFERRED FIXED ANNUITY
Issued by Protective Life Insurance Company

Features
• This fixed annuity offers steady growth with a competitive interest rate, which is guaranteed for five or seven years
• Three interest rate bands are available for contract values under $25,000, $25,000 - $75,000, and over $75,000
• Offers liquidity with annual free withdrawals of 10%, plus access to contract value to pay for expenses related to nursing homes, terminal illness and unemployment

Overview
Protective highlights:
• Helpful marketing and service support
• Dedicated website provides easy access to forms, applications, marketing materials and seminars

More information
For more information regarding Allstate’s and Protective’s selling arrangement and the Protective® Secure Saver Fixed Annuity product, please visit accessallstate.com and navigate to the Products page.

For more information:
• www.allstate.protective.com
• Getting Started Guide

Disclosures
The Protective® Secure Saver Fixed Annuity is a limited flexible-premium deferred annuity fixed annuity issued by Protective Life Insurance Company (not authorized to sell insurance in NY) under policy form series LDA-P-2012. Protective Life Insurance Company located at 2801 Highway 280 South, Birmingham, AL 35223 and is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. Product availability and features may vary by state. Limits may apply. Forms vary by state.
PruSecure® Fixed Indexed Annuity

SINGLE PREMIUM DEFERRED FIXED INDEX ANNUITY
Issued by Prudential Annuities Life Assurance Corporation

Features
• Principal and all interest credited is fully protected against market loss
• In addition to one-year index term options, PruSecure offers three- and five-year index term options, generally offering more upside potential
• Any growth is tax deferred until money is withdrawn
• Mix and match index-based and fixed rate strategies, and crediting periods, to create a customized strategy that helps meet your client’s needs
• One crediting strategy – point-to-point – makes it easier to explain and understand
• Unlike standard death benefits that provide only the greater of premiums paid or current account value, if your client passes away during their index term, their beneficiaries will also receive a portion of any index growth up to that point

Overview
Prudential highlights:
• Experienced Prudential wholesalers provide marketing and sales support, including assisted seminars
• Dedicated website provides easy access to forms, applications, marketing materials and seminars

More information
For more information regarding Allstate’s and Prudential’s selling arrangement and to learn about Prudential Annuities’ available products, please visit accessallstate.com and navigate to the Products page.

For more information:
• 800-778-2688
• www.allstate.prudential.com

Disclosures
Annuities are issued by Prudential Annuities Life Assurance Corporation (PALAC), located in Shelton, CT (main office). PALAC, a Prudential Financial company, is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any of your clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your client’s retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Prudential Annuities and its distributors and representatives do not provide tax, accounting, or legal advice. Please have your clients consult their own attorney or accountant.

All products and/or options may not be available in all states or with all broker/dealers. All references to guarantees are backed by the claims-paying ability of the issuing company.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty, sometimes referred to as an additional income tax. Withdrawals reduce the account value and death benefits.
Prudential Premier Retirement Variable Annuity

VARIABLE ANNUITY
Issued by Pruco Life Insurance Company

Features

• Professionally managed investment options
• A guaranteed death benefit to help protect beneficiaries
• Optional living benefits and Highest Daily Income Rider are available at an additional cost and help protect and grow retirement income
• Multiple surrender schedules

Overview

Prudential highlights:

• One of the leading manufacturers of Variable Annuity products
• Experienced Prudential wholesalers provide marketing and sales support, including assisted seminars
• Dedicated website provides easy access to forms, applications, marketing materials and seminars

More information

For more information regarding Allstate’s and Prudential’s selling arrangement and products please visit accessallstate.com and navigate to the Products page.

For more information:

• 800-778-2688
• www.allstate.prudential.com

Disclosures

This product is a security and must be sold by registered representatives of qualified Broker- Dealers.

Variable annuities are issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ (main office) and distributed by Prudential Annuities Distributors, Inc., Shelton, CT. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

Prudential Annuities, Prudential, the Prudential logo, the Rock symbol and The Retirement Red Zone are service marks of Prudential Financial, Inc. and its related entities.

A variable annuity is a long-term investment designed to create guaranteed income in retirement. Investment returns and the principal value of an investment will fluctuate so that an investor’s units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 591⁄2, may be subject to an additional 10% federal income tax penalty. Withdrawals, other than from IRAs or employer retirement plans, are deemed to be gains out first for tax purposes. Withdrawals can reduce the account value and the living and death benefits.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.
Prudential Defined Income Variable Annuity
VARIABLE ANNUITY
Issued by Pruco Life Insurance Company

› Features
• Lifetime Income payments can grow by deferring income until the future
• Provides a higher payout rate – at a lower cost – than generally found with other variable annuities with living benefits
• Ability to create guaranteed lifetime income by using fixed assets and cash to reduce or avoid exposure to equity markets

› Overview
  Prudential highlights:
• One of the leading manufacturers of Variable Annuity products
• Experienced Prudential wholesalers provide marketing and sales support, including assisted seminars
• Dedicated website provides easy access to forms, applications, marketing materials and seminars

› More information
For more information regarding Allstate’s and Prudential’s selling arrangement and products please visit accessallstate.com and navigate to the Products page.

For more information:
• (800) 778-2688
• www.allstate.prudential.com

› Disclosures
This product is a security and must be sold by registered representatives of qualified Broker-Dealers.
Variable annuities are issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ (main office) and distributed by Prudential Annuities Distributors, Inc., Shelton, CT. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
Prudential Annuities, Prudential, the Prudential logo, the Rock symbol and The Retirement Red Zone are service marks of Prudential Financial, Inc. and its related entities.

A variable annuity is a long-term investment designed to create guaranteed income in retirement. Investment returns and the principal value of an investment will fluctuate so that an investor’s units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 1/2, may be subject to an additional 10% federal income tax penalty. Withdrawals, other than from IRAs or employer retirement plans, are deemed to be gains out first for tax purposes. Withdrawals can reduce the account value and the living and death benefits.
Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.
Features
Allstate Financial Services, LLC (AFS, LLC) is registered as a broker-dealer to sell securities products in all 50 states.
AFS, LLC offers mutual funds, 529 college savings plans, variable annuities, variable universal life and can facilitate other securities transactions.
It is the mission of AFS, LLC to conduct business in a manner that can help customers protect their families and prepare for their long-term financial goals.

Overview
Mutual funds and other securities products are offered through Allstate Financial Services, LLC. AFS, LLC offers the ability to open new accounts at nearly 100 fund families, service accounts already open at over 70 financial institutions and provides the flexibility of a brokerage account option through National Financial Services, LLC (NFS).

Brokerage accounts through NFS allow customers to more fully diversify their investments by offering the ability to hold funds from multiple mutual fund families within the same account (subject to suitability requirements). NFS also offers a more extensive list of fund families available for purchase (contact the Broker-Dealer to determine if a specific fund is available).

Whether the customer is looking to open an individual, joint, trust, custodial, or a traditional or ROTH IRA, AFS, LLC has product offerings available to suit most any need.

More information
For more information regarding Allstate Financial Services, LLC’s selling arrangement and products, please visit accessallstate.com and navigate to the Products page or call 877-232-2142.
For additional information click here for the Mutual Fund Marketing Resource Guide

Disclosures
These are securities products that can be sold and serviced by registered representatives of a qualified Broker-Dealer.
Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA).
Registered Broker-Dealer: Member FINRA, SIPC. Main Office: 2920 South 84th Street, Lincoln, NE 68506. (877) 525-5727.
Check the background of this firm on FINRA’s BrokerCheck website http://brokercheck.finra.org.
Investors should carefully consider the investment objectives, risks, charges and expenses of mutual funds before purchasing shares or investing money. Additional information about these and other subjects can be found in the mutual fund prospectus. To obtain a prospectus, please contact your Allstate Personal Financial Representative. Please read the prospectus carefully before purchasing shares or sending money.
## TABLE OF AVAILABLE LIFE PORTFOLIO RIDERS

Allstate Life Insurance Company; Allstate Assurance Company

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<tr>
<th>Name</th>
<th>Basic Term®</th>
<th>Allstate TrueFit®</th>
<th>Allstate Monthly Income Term®</th>
<th>Allstate Bridge UL®</th>
<th>Allstate FutureBuilder®</th>
<th>Allstate FutureGrowth IUL®</th>
<th>Allstate LifeTime UL®</th>
<th>Allstate FutureVest VUL®</th>
<th>Whole Life Advantage®</th>
<th>Allstate Whole Life Tribute®</th>
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*Only available where contractually required.*
Appendix A

LIFE PORTFOLIO RIDER DESCRIPTIONS

Allstate Life Insurance Company; Allstate Assurance Company

**Accelerated Death Benefit Rider Permanent Confinement** \(^{2,3,11}\) (AC13-20, UL0416)
Provides for payment of up to the lesser of 80% of the death benefit in effect or $250,000, if:
- The insured has been confined to a nursing care facility for at least a year and is expected to remain there for the rest of his or her life; and
- In the last 12 months, the insured has been certified by a licensed healthcare practitioner as a Chronically Ill Individual.

**Accelerated Death Benefit Rider Terminal Illness** \(^{2,3,4,11}\) (AC13-19, LU10990, ICC15AC4, AC15-4, ICC18AC8, NC18AC8, ICC12-AF5, LU11011, ICC14AC13, AC14-25, ICC14AC17, AC14-18) Provides for payment of up to the lesser of 80% of the death benefit in effect or $250,000, if the insured is diagnosed with a terminal illness. Terminal illness means the insured has a medical condition that, notwithstanding appropriate medical care, will result in death within 12 months.

**Accelerated Death Benefit Rider Chronic Illness** \(^{2,3,11}\) (ICC18AC9, NC18AC9, ICC14AC18, AC14-10) This rider provides for a portion of the eligible death benefit will be paid out in the event the insured has been defined as permanently chronically ill. The owner can withdraw up to 80% of the eligible death benefit, not to exceed $1,000,000, over the life of the rider. This amount is called the Maximum Lifetime Benefit and is determined on the initial date the death benefit is accelerated with this rider. Each year, the owner can withdraw up to 25% of the Maximum Lifetime Benefit or $250,000, whichever is less, until the Maximum Lifetime Benefit is exhausted.

**Accidental Death Benefit Rider** (AC13-18, ICC12AF6, LU11012, ICC14AC12, AC14-26, ICC14AC16, AC14-17) Pays an additional benefit amount to the beneficiary if the insured is killed in a covered accident as defined in the rider. Maximum benefit cannot exceed the lesser of $250,000 or total coverage on the base insured.

**Additional Insured Rider** (UL0737, ICC12AF3, LU11009, ICC14AC3, AC14-3, ICC14AC21, AC14-6, ICC14AC29, AC14-21, ICC14AC23, AC14-16) Provides additional term insurance on an additional insured such as the insured’s spouse or other family member. The rider has conversion privileges and can be converted to its own policy subject to the guidelines in the rider.

**Children’s Level Term Rider** (AC13-17, ICC15AC3, AC15-3, ICC18AC7, NC18AC7, ICC12AF7, LU11013, ICC14AC11, AC14-24) Provides term insurance coverage for natural or legally adopted children and stepchildren of the insured. Coverage on an individual child terminates at the child’s age 25 or the primary insured’s 65th birthday, if sooner. Each unit is convertible without evidence of insurability for up to $25,000 on each child’s 25th birthday or at the primary insured’s 65th birthday, if sooner.

**Continuation of Payment Rider** (AC13-16, ICC14AC15, AC14-15) Contributes a monthly amount to the value of the policy in the event of proven disability and is purchased in $100 increments of annual premium protection up to the lesser of two times the annual premium or $10,000. Coverage terminates on the policy anniversary following attainment of age 60.
Appendix A

LIFE PORTFOLIO RIDER DESCRIPTIONS
Allstate Life Insurance Company; Allstate Assurance Company

Coverage Protection Rider (AC13-13) This no-cost rider provides protection from lapse as long as the coverage protection account value—less policy debt, is greater than zero, even if the net surrender value under the policy is less than the monthly deduction for the current policy month. The coverage protection account value is determined on each monthly deduction date.

Guaranteed Insurability Rider (ICC18AC5, NC18AC5, ICC14AC19, AC14-8) Provides the opportunity to add additional insurance without underwriting requirements at preset dates. Additions are available on the anniversaries following the attainment of ages 25, 28, 31, 34, 37 and 40. Unscheduled increases are also allowed at life events including birth, marriage and adoption.

Liquidity Guarantee Rider (AC13-14) Provides an opportunity to receive a percentage of paid premium dollars returned if the policy is surrendered any time on or after its 7th anniversary. The refund percentage increases yearly through year 20. Beginning in year 20, the policyowner may to be eligible to receive the maximum refund percentage or half of the death benefit, (whichever is less) if all the required premiums have been made on time. If the policyowner has not paid the premiums required to receive the full refund amount, the policyowner may still be eligible to receive a portion of the benefits. This rider is included on all policies without Death Benefit Option 2, flat extras or ratings over Table 4.

Overloan Protection Rider (ICC14AC20, AC14-9, ICC14AC31, AC14-23) Prevents a policy from lapsing due to policy loans exceeding the policy value by converting the policy to a paid-up policy. If the customer chooses to exercise the Overloan Protection Rider, a one-time charge of 4.5% of the policy value will be deducted. Refer to the Rider Contract for requirements needed to exercise this rider. This rider may have income tax consequences.

Paid-Up Insurance Rider (ICC18AC2, NC18AC2) This rider allows for the purchase of paid-up insurance based upon payments within a maximum and minimum amount. The payment options are a single premium and/or annual premiums. The primary purpose of the single premium option is to facilitate 1035 exchanges. The 1035 amount may be paid in multiple payments, but must be received within 180 days. If the annual premium option is selected, minimum annual premium required each year is equal to $100, except in the first policy year in which there is no minimum annual premium requirement. The maximum annual premium allowed is equal to the annual base policy premium.
Appendix A

LIFE PORTFOLIO RIDER DESCRIPTIONS
Allstate Life Insurance Company; Allstate Assurance Company

**Primary Insured Term Rider** (UL0726, UL0738, ICC18AC4, NC18AC4, ICC14AC2, AC14-2, ICC14AC22, AC14-7, ICC14AC28, AC14-20) Provides additional term insurance on the primary insured. The rider has conversion privileges and can be converted subject to guidelines in the rider. If the Coverage Guarantee Rider has been added to the contract, additional limitations apply.

**Term Insurance Rider** (ICC18AC12, NC18AC12) Provides additional $10,000 lump sum benefit upon death. Up to $15,000 additional coverage available.

**Waiver of Premium Rider** (ICC18AC6, NC18AC6, ICC15AC2, AC15-2, ICC12AF2, LU11008, ICC14AC10, AC14-11) Waives the policy premiums/monthly deductions if the insured becomes totally disabled for as long as the insured remains totally or permanently disabled. The insured must satisfy policy requirements for confirming total disability. Disability must occur before the rider coverage terminates. Rider coverage terminates on the policy anniversary following attainment of age 60 (or age 65 depending on the rider form number). Issue ages, amount and fees vary by product.

**Waiver of Monthly Deduction Rider** (ICC12AF2 & LU11008) Waives the monthly deductions if the insured becomes totally disabled for as long as the insured remains totally or permanently disabled. The insured must satisfy policy requirements for confirming total disability. Disability must occur before the rider coverage terminates. Rider coverage terminates on the policy anniversary following attainment of age 65.
Appendix A
LIFE PRODUCTS FOOTNOTES AND DISCLOSURES

1 This is a general description of the rider. Please see rider for terms, conditions, and restrictions specific to the product to which it is attached. Additional costs may apply. Subject to state-specific terms and availability.

2 A disclosure form must be completed prior to receiving benefits under this rider. An administrative expense may 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.

3 The amount paid by the rider will be reduced by benefit discounts resulting from early payment of uncollected insurance charges. Please see the rider for maximum payment amounts.

4 In IL, KS, MA and WA, terminal illness available on Allstate Lifetime is defined as a life expectancy of less than 24 months.

5 Loans or partial withdrawals can reduce the policy’s cash value and death benefit, can increase the possibility of policy lapse, and may result in a tax liability. Consult a tax advisor for additional information on the tax treatment of loans or withdrawals from a life insurance policy.

6 The Liquidity Guarantee Rider is not available with Death Benefit Option 2, with flat extras or ratings over Table 4. Percentage of premium available varies by issue age, class, face amount, policy year, and by the amount and timing of premium payments. The amount is capped at 50% of the policy face amount and is reduced by withdrawals, policy debt and charges incurred for other riders on the policy. Receipt of benefits and benefit amounts are subject to the terms of the policy.

7 Unpaid interest on loans is added to the loan principal, thereby increasing the total debt on the policy. The combination of an increasing loan balance, deductions for contract charges and fees and unfavorable investment performance, may cause the policy to lapse, triggering ordinary income taxation on the outstanding loan balance to the extent it exceeds the cost basis in the policy.

8 Increases in benefits are subject to underwriting approval. Changes to benefits can have income tax consequences.

9 At any time on or after the insured’s 18th birthday, the insured may apply for a rate class change. Approval of this request will be based on meeting the underwriting criteria for that rate class. The sales illustration software allows you to illustrate the impact of a rate class change at age 18. A rate class change can have income tax consequences.


11 Accelerated Death Benefit may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. This depends on factors such as the customer’s life expectancy at the time benefits are accelerated or whether the customer uses the benefits to pay for required qualified long-term care expenses. If the Accelerated Death Benefit qualifies, the Benefit will not be subject to federal income taxation. In addition, receipt of the Accelerated Death Benefit may affect the customer or his family’s eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Security Income.
For more information, please contact the Virtual Wholesaling Team at (800) 856-0934.

For more information:

AXA
888-517-9900
WWW.AXA-EQUITABLE.COM/ALLSTATE
WWW.AXA-EQUITABLE.COM

CRUMP
888-770-2155
WWW.ALLSTATE.CRUMPLIFEINSURANCE.COM

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833-296-0147
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All guarantees are based on the claims-paying abilities of the issuing company.