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.
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.
Products with a Purpose

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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

RIDERS1
Accelerated Death Benefit Rider – Terminal Illness (LU10990)2,3,11

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.
Allstate TrueFit®
TERM LIFE TO AGE 95 (CONTRACT SERIES ICC14AC1/AC14-1)
Issued by Allstate Assurance Company

› 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)
- 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 for more information.
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.⁸

**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.

THE ALLSTATE PRODUCT BOOK | 11
Allstate FutureBuilder® UL
FLEXIBLE PREMIUM ADJUSTABLE LIFE (CONTRACT SERIES ICC14AC14 and AC14-5)
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:
Year 1–20: 5.0%
Year 21+: 0%

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
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 – Chronic Illness (ICC14AC18, AC14-10)
• Accelerated Death Benefit Rider – Terminal Illness (ICC14AC17, AC14-18)
• Accidental Death Benefit Rider (ICC14AC16, AC14-17)
• Additional Insured Rider (ICC14AC21, AC14-6)
• 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)
• Primary Insured Term Rider (ICC14AC22, AC14-7)

See Appendix A for Life Products footnotes and disclosures.
Allstate FutureGrowth IUL®

FLEXIBLE PREMIUM UNIVERSAL LIFE (CONTRACT SERIES ICC14AC27 / AC14-19)
Issued by Allstate Assurance Company

› At A Glance

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

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.5

› 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 investments10

• 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:
0.05% 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
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 annually on fixed account

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 – Chronic Illness (ICC14AC18, AC14-10)
• Accelerated Death Benefit Rider – Terminal Illness (ICC14AC17, AC14-18)
• Accidental Death Benefit Rider (ICC14AC16, AC14-17)
• Additional Insured Rider (ICC14AC29, AC14-21)
• 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)
• Primary Insured Term Rider (ICC14AC28, AC14-20)

See Appendix A for Life Products footnotes and disclosures.
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 WITHDRAWALS5
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.

LOANS5
All loans: 5% (1% net cost)⁷

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

RIDERS¹
• Accelerated Death Benefit Rider – Permanent Confinement (AC13-20)²,³,¹¹
• Accelerated Death Benefit Rider – Terminal Illness (AC13-19)²,³,⁴,¹¹
• 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)⁶
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 WITHDRAWALS5
The charge is the lesser of 2% withdrawn or $25 per withdrawal

LOANS5
Preferred Loans: 2% (zero net cost)7
Standard Loans: 3% (1% net cost)7

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

RIDERS1
• 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)
Whole Life Advantage®
WHOLE LIFE INSURANCE (CONTRACT SERIES ICC12A1 & LU11040)
Issued by Allstate Life Insurance 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.
  Guaranteed cash value: Cash value will increase regardless of market conditions.
  Guaranteed premiums: Premiums never increase but can decrease or even stop.
  Juvenile issue ages: Offers parents or grandparents the ability to protect their child’s future insurability.
  Options with excess credits: More options with excess credits, 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
$25,000 for issue ages 0-17
$50,000 for issue ages 18-80

<table>
<thead>
<tr>
<th>Band</th>
<th>Amount Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$25,000 - $49,999</td>
</tr>
<tr>
<td>2</td>
<td>$50,000 - $99,999</td>
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<td>3</td>
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<tr>
<td>7</td>
<td>$2,000,000 - $4,999,999</td>
</tr>
<tr>
<td>8</td>
<td>$5,000,000+</td>
</tr>
</tbody>
</table>

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 (ICC12A9, LU11048)²,³,¹¹
• Accelerated Death Benefit - Chronic Illness Rider (ICC12A7, LU11046)²,³,¹¹
• Additional Insured Rider (ICC12A4, LU11043)
• Children’s Level Term Rider (ICC12A3, LU11042)
• Guaranteed Insurability Rider (ICC12A5, LU11044)
• Paid-Up Insurance Rider (ICC12A2, LU11041)
• Primary Insured Term Rider (ICC12A6, LU11045)
• Waiver of Premium Rider (ICC12A11, LU11051)
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

LOANS
Standard 8% on the loan value
Minimum loan amount: $250

RIDERS
• Accelerated Death Benefit Rider – Terminal Illness (ICC15AC4, AC15-4)
• Children’s Level Term Ride (ICC15C3, AC15-3)
• Waiver of Premium Rider (ICC15AC2, AC15-2) (This rider is only available for term conversions where contractually required)
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 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
- Business Overhead Expense
- Blue Collar DI
- Disability Buy-Sell and Key Person
- Impaired Risk

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

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 5-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 5-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 (Getting Started Guide)
  • www.axa.com

› 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.
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 (Getting Started Guide)
• www.axa.com

› 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 59½, a 10% federal penalty tax may apply. Variable annuities are subject to investment risks, including the possible loss of principal invested.
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

› 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

› 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

› 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](http://www.allstate.protective.com)

› 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 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
 Protectiv: 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

› 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 (View State Availability Grid)
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
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](http://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 59½, 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
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 59½, 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; Lincoln Benefit Life

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<tr>
<th>Name</th>
<th>Basic Term SM</th>
<th>Allstate TrueFit SM</th>
<th>Allstate Bridge UL</th>
<th>Allstate FutureBuilder UL</th>
<th>Allstate FutureGrowth IUL</th>
<th>Allstate LifeTime UL</th>
<th>Allstate FutureVest VUL SM</th>
<th>Whole Life</th>
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Appendix A

LIFE PORTFOLIO RIDER DESCRIPTIONS

Allstate Life Insurance Company; Allstate Assurance Company; Lincoln Benefit Life

Accelerated Death Benefit Rider Permanent Confinement (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.

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. This no cost rider is available with all policies.

Accelerated Death Benefit Rider Chronic Illness (ICC12A7 & LU11046, 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.

Provides additional term insurance on the primary insured, the insured’s spouse or another immediate 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, ICC12A3, LU11042, ICC12-AF7, 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; Lincoln Benefit Life

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 (ICC12A5, LU11044, 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 (ICC12A2, LU11041) 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; Lincoln Benefit Life

**Primary Insured Term Rider** (UL0726, UL0738, ICC12A6, LU11045, ICC14AC2, AC14-2, ICC14AC22, AC14-7, ICC14AC28, AC14-20) Provides additional coverage on the base insured. Coverage limits vary by base policy. Within rider guidelines it may be converted to the base plan or to any permanent life insurance policy providing the amount converted meets the minimum face amount requirements of the new policy. If the Coverage Guarantee Rider has been added to the contract, additional limitations apply.

**Waiver of Premium Rider** (ICC12A11, LU11051, ICC15AC2, AC15-2, ICC12-AF2, 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** (ICC12-AF2 & 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 Customer Solutions Group.

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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