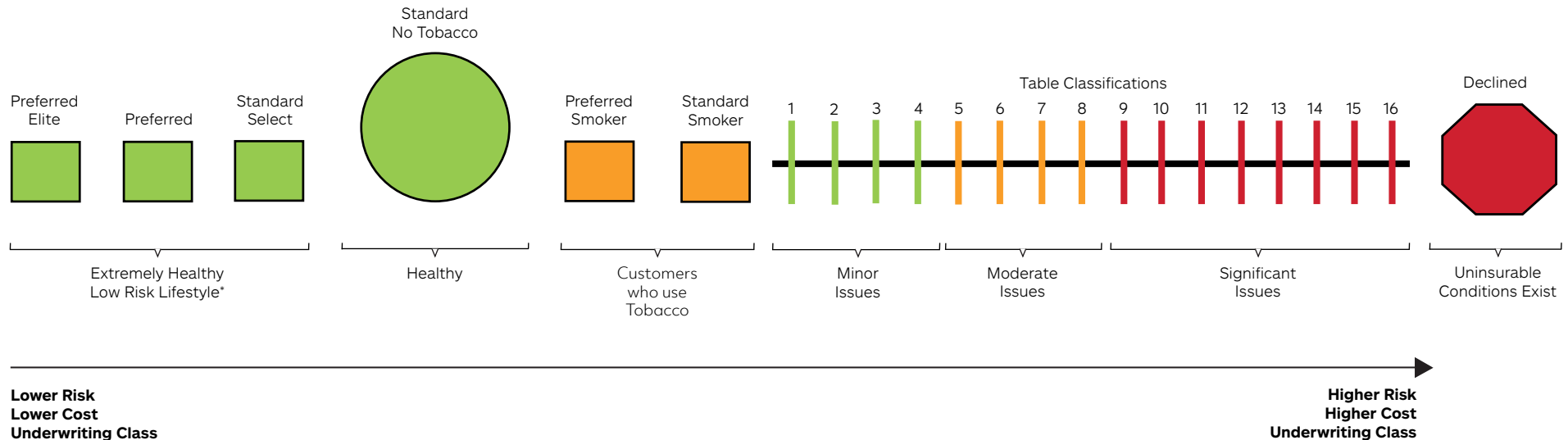


UNDERSTANDING LIFE INSURANCE UNDERWRITING AND COSTS

There are many different rates available for life insurance. When you apply, you will be asked questions about your lifestyle, including details about things like your occupation, hobbies, and driving record. You'll also be asked to provide a medical history, and in most cases, take a medical exam. The information collected will be used to help underwrite your policy, which is how we determine the fairest price for your individual situation. If you qualify for the policy, your cost will be based on your specific underwriting rate class.

- People in good health who do not use tobacco generally qualify for Standard rates. Most applicants fall into this category if they do not otherwise engage in dangerous activity.
- Extremely healthy people may qualify for reduced rates (Preferred Elite, Preferred, Standard Select), if they also avoid dangerous behavior and have a clean driving record.
- Additional rating classes are available for those who use tobacco, have hazardous occupations or hobbies, or a medically controlled health concern.

The below chart shows available underwriting rate classes. We're here to walk you through your results and have a straightforward conversation to answer questions and help you understand options. Once you accept your policy, your life insurance rate is locked in. And, if your health improves over time, you may be eligible to improve your underwriting rating class.



*There are many variables that go into underwriting decisions and rate classes. You will receive information on your particular rating.

Life insurance offered through Allstate Life Insurance Company & Allstate Assurance Company 3075 Sanders Rd., Northbrook IL 60062; American Heritage Life Dr., Jacksonville FL 32224.

In New York, life insurance offered through Allstate Life Insurance Company of New York, Hauppauge NY.

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