



Group Whole Life Complete

**With Accelerated Death Benefit for Long Term Care
with Restoration and Extension of Benefits**

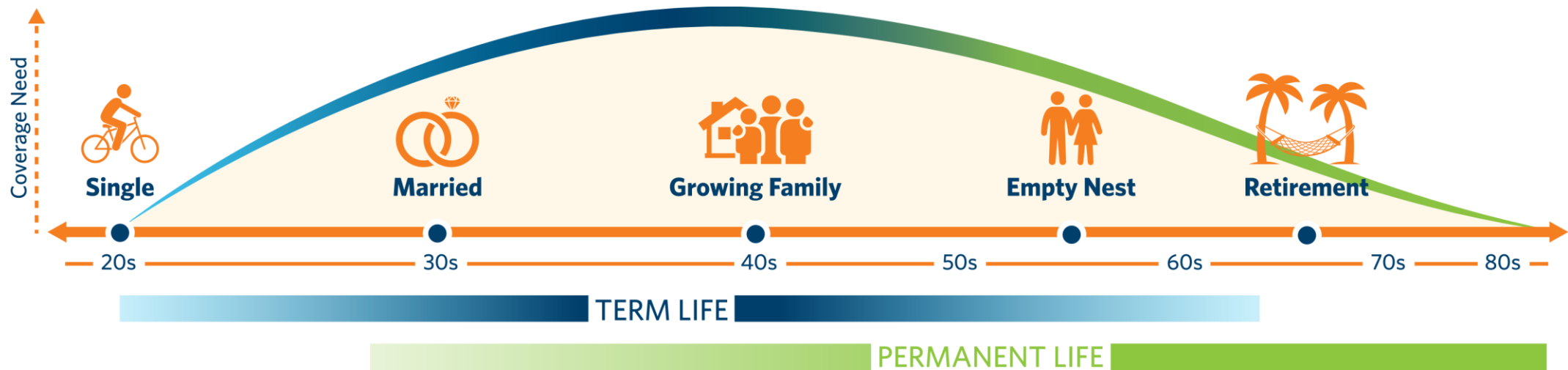


Coverage for All Life Stages

As people move through the stages of life, certain factors dictate the type of life insurance they need.

During working years, an employer may provide Term Life insurance for protection during high need years, and our Group Whole Life product can help give peace of mind by providing fully guaranteed coverage for the end-of-life expenses that remain after the Term Life coverage expires. Whole Life also builds cash value that can be accessed by the policyholder at any time if needed.

In addition, the Accelerated Death Benefit for Long Term Care rider offers living benefits to help pay for expenses such as nursing home facilities.



Group Whole Life Complete

DID YOU KNOW?



The monthly median cost for a nursing home is \$8,669¹ per month – \$104,028 each year



The average hourly cost for an in-home caregiver is \$20 per hour²



On average, people requiring long-term care need services for 2 to 4 years³

We have you covered in More Ways Than One

With Group Whole Life Complete, you can protect your finances and your family in three different ways with one life insurance product:

1. Traditional Whole Life insurance, with a death benefit paid to beneficiary(ies) in lump-sum cash payment
2. Access to the death benefit to help pay for any necessary long term care
3. Accumulated Cash Value, which can be accessed when it's needed

¹Genworth Cost of Care Survey 2021, Nursing Home Facility, Semi-private room Denver, CO area ²Costs of Care, ACL Administration for Community Living, accessed 5-24-22;

³<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>

Group Whole Life Complete

Base Benefits

- Life insurance coverage for **Employee OR Spouse, issue ages 18-70**

Included Riders:

- Accelerated Death Benefit for Terminal Illness or Condition
- Accelerated Death Benefit for Long Term Care with Extension and Restoration of Benefits

Key Features

- Guaranteed level death benefit
- Guaranteed premium based on age as of effective date and will not increase as insured ages
- Guaranteed cash values are known at issue
- Fully Portable at same benefit and premium
- Fully paid-up at age 95
- Matures/endows at age 121
- Non-forfeiture options:
 - Extended Term Insurance
 - Cash Surrender
 - Reduced Paid-Up Insurance
- Certificate Loans available

Notice: This presentation is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company. Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificate issued.

† The riders listed above have exclusions and limitations and are subject to state limits.

*Rider availability varies by primary insured, issue age and state requirements.

Group Whole Life Complete

Included Riders

- **Accelerated Death Benefit for Long Term Care with Restoration of Benefits & Extension of Benefits**

Pays 6% of the death benefit amount each month to help pay for long-term care services while also restoring the death benefit amount to pre-acceleration levels, and may extend the benefit for a period equal to the original benefit term. Not restricted to confined care in nursing home facility. Home Health Care and Adult Day Care also covered.

Must be certified as chronically ill:

Chronically Ill. The insured has been certified by a licensed health care practitioner within the preceding 12 month period as being unable to perform (without substantial assistance from another individual) at least 2 activities of daily living (ADLs) for a period of at least 90 days due to a loss of functional capacity; or requiring substantial supervision to protect oneself from threats to health and safety due to cognitive impairment.

ADLs:

- Eating
- Dressing
- Bathing
- Toileting
- Continence
- Transferring

† The riders listed above have exclusions and limitations and are subject to state limits.

*Rider availability varies by primary insured, issue age and state requirements.

Group Whole Life Complete

Included Riders

LTC Maximum Benefit Period:

Accelerated Death Benefit for Long Term Care with Extension of Benefits	Up to 34 months	Up to 200% total LTC acceleration
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Restoration of Benefits : Restores death benefit to 100% of pre-acceleration amount.

Total benefit payout: up to 300%, or 3x death benefit

Accelerated Death Benefit for Terminal Illness Rider* Allows up to 75% of the death benefit to be paid to the owner when the insured is certified terminally ill.

- Terminal Illness: An illness or physical condition expected to result in the insured's death within 24 months; and for which there is no reasonable prospect for recovery

† The riders listed above have exclusions and limitations and are subject to state limits.

*Rider availability varies by primary insured, issue age and state requirements.

Accelerated Death Benefit for Long Term Care

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care Rider - Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date.

A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Premium Waiver

For each month the insured receives monthly benefits under this rider, we will waive the premium for the certificate and any attached riders, if applicable.

Group Whole Life Complete | How it Works

Scenario 1: Death Benefits

John leads a full life and does not require long term care or restoration of benefits



Policy Face Amount = \$100,000

Total Death Benefit = \$100,000

Scenario 3: Full LTC and Death Benefits

John is certified chronically ill by a licensed health care practitioner and requires long term care services. After battling his disease, John passes away after 4 years.



Policy Face Amount = \$100,000

Long Term Care Benefits (34 Months) = \$200,000

Death Benefit = \$100,000

Total Death and Long Term Care Benefits = \$300,000

Scenario 2: Partial LTC & Death Benefits

John is certified as chronically ill and requires 6-months of home health care



Policy Face Amount = \$100,000

Death Benefit = \$100,000

Long Term Care Benefits (6 months) = \$36,000

Total Death and Long Term Care Benefits = \$136,000



Group Whole Life Complete Benefits and Premiums

- All coverage is guaranteed issue during Annual Open Enrollment
- Face amounts available:
 - Employee, Ages 18 through 70, Guaranteed Issue:
 - Increments of \$25,000 up to \$175,000 Guaranteed Issue Maximum
 - Spouse, Ages 18 through 70, Guaranteed Issue:
 - Working Spouse: \$10,000; \$25,000; \$50,000; \$75,000
 - Non-Working Spouse: \$10,000
- Premiums:
 - Premiums are based on age as of effective date of coverage and guaranteed for the life of policy
 - Age-Banded, Tobacco Distinct premiums

**Varies based on group size. Although Guaranteed Issue, Contingent Guaranteed Issue, or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations are not waived even though Guaranteed Issue and/or Contingent Guaranteed Issue is made a part of the offer.*



Selecting your benefits is fast, easy and convenient with our online enrollment system! Make your decisions and changes online – and receive immediate confirmation of your selections.

Step 1		
Connect to the benefits selection website at https://allstate.benselect.com/ORNL		
Step 2		
Employee Login At the Employee Login screen: Enter: (1) Your Badge number (2) Your Personal Identification Number (PIN)	Temporary PIN Your PIN is a combination of the last four digits of your Badge Number (EID) and the full 4-digit year of your birth. Example: if the last four digits of you EID are 3214 and you were born on September 21, 1968, your PIN would be 32141968.	Enrollment Support
Step 3		
When the Welcome Page appears on your screen, you are ready to enroll! Follow the on-screen instructions to enroll in your benefits, find answers to your questions, download forms and more.		



Group Whole Life Insurance provided by policy form GWLP, or state variations thereof. This material is valid as long as information remains current, but in no event later than three years from the presentation date. The policy and riders are underwritten by American Heritage Life Insurance Company. The coverage has exclusions and limitations, may have reductions of benefits at specific ages, and may not be available for sale in all states. Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name for American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2021 Allstate Insurance Company.

Allstate Benefits
1776 American Heritage Life Drive
Jacksonville, FL 32224

P (800) 521-3535
F (866) 427-3677

Next Steps

Open Enrollment
October 11th – October 31st

Whole Life Complete

All Other Benefits

Benefits Fair October 19th
10am – 1:30pm