



## Group Whole Life Insurance guaranteed rate lock



John elects coverage at age 23 and locks in his affordable rate for the life of his policy. He's happy with his choice and enjoys peace of mind knowing that he and his family are protected if something should happen.



Julie didn't see the value in electing life insurance at such a young age, so she waited several years before eventually deciding to enroll in coverage. Although her rates are now locked in for the life of the policy, her premiums are higher than they would have been if she had elected coverage at a younger age like John did.

### Attention, Elite Staffing, Inc. Associates:

**You have the special opportunity to elect life insurance with a guaranteed rate lock for the life of your coverage.**

This means that the younger you are when you enroll, the lower your rates will be for the life of your coverage, and your rates will never increase.

### Here's How It Works

- You may elect coverage at any time. If you enroll during the annual open enrollment period or after a Qualifying Life Event (QLE) such as marriage or childbirth, there are no medical questions to answer (Guaranteed Issue). If you enroll at any other time, you will be asked several detailed medical questions and you must meet the "Actively at Work" requirement (Simplified Issue).\*
- You choose who to cover (you and/or your eligible dependents) and the level of coverage that fits your needs.
- You lock in affordable rates that are only available through your employer and are guaranteed for the life of your coverage – the younger you are when you elect coverage, the lower your rates will be.
- A monthly advance of the death benefit may be paid to help cover the costs associated with long-term care.
- Your coverage builds cash value that you may borrow against if needed.
- You can take your coverage with you if you change jobs or retire.

\*Although Guaranteed Issue or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued.

**Don't miss out on this guaranteed rate-lock opportunity.**

**Group Whole Life Insurance from Allstate Benefits.  
Are you in good hands?®**

This material is valid as long as information remains current, but in no event later than November 1, 2026. Group Whole Life Insurance benefits are provided under policy form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Children's Term (GWPTC); Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1). Details of the coverage, including exclusions and other limitations, are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. [www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)

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