



Final Expense

Help for end-of-life expenses.





ease the financial strain

Life is unpredictable. If you were to pass away unexpectedly, it could place a financial burden on your grieving loved ones.

Find comfort and take control of your end-of-life expenses by protecting your loved ones with a Final Expense policy through Allstate Health Solutions. Final Expense offers multiple benefit levels to help cover costs when you pass, as well as in the event of end-of-life diagnoses.

Benefits of Final Expense

- **Take control of planning your funeral and its expenses.**
Some people know exactly how they'd like to be laid to rest; however, funerals or other final arrangements cost thousands of dollars. Final Expense insurance can provide coverage for funeral services. You can plan your arrangements to your preferences, and the financial stress is taken off your loved ones.
- **Help cover final medical bills.**
In the unfortunate event that there are outstanding medical bills after your death, it may fall on your family to pay them. Your Final Expense policy could reduce, or even remove, this burden.
- **Pay off loans or credit card debt.**
A Final Expense policy can help make sure that you don't leave loans or debt behind.
- **Financial support for loved ones.**
Let your loved ones focus on celebrating your life. This death benefit can be used for more than funeral expenses, including time taken away from work.

a simple solution

Final Expense is designed to be an option to help support your end-of-life planning. Aside from a lump-sum cash benefit, there are even more benefits this policy has to offer.

- An optional covered dependent term life benefit rider¹ is available at **no extra cost**. This also includes grandchildren.
- It's easy to apply for. No medical tests or exams required, and some benefits begin as early as day one.
- You can sync up your premium to be due the same day you receive your Social Security deposit.
- Once you sign up, your premium is locked in for the life of the policy. It will never go up.
- Policies are issued for qualifying individuals between ages 50 and 80.

Policy loan feature

While the policy is in force, you can take a loan against the cash value of this policy. After the first year of premiums, cash value begins to build. As cash value grows, you can take a loan out over the course of a few years.

Allstate identity protection (AIP)

Allstate identity protection is included with all Final Expense plans at no extra cost.

You'll have access to:

- Identity, financial account, and credit monitoring.
- 24/7 alerts and fraud recovery.
- Up to \$1 million in identity theft expense reimbursement.²

Ask your agent for more details.

¹ The dependent term life benefit rider is only available with the Level policy.

² Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

pick the right policy for you



	Graded	Level
Benefit selections	50 - 75 years: \$2,500 - \$25,000	50 - 60 years: \$2,500 - \$50,000 61 - 75 years: \$2,500 - \$40,000 76 - 80 years: \$2,500 - \$25,000
Accidental death	100% of death benefit	100% of death benefit
Non-accidental death	Year 1: 30% of death benefit Year 2: 60% of death benefit Year 3: 100% of death benefit	100% of death benefit
Accelerated death benefit	N/A	50% of death benefit up to \$20,000 ³
Covered dependent Term-Life benefit	N/A	\$5,000
Maturity date	Net cash value, payable to the owner in a lump sum if the covered person is living on the maturity date of policy	
Automatic premium loan	Optional feature that pays the policy premium, as long as the cash value of the policy is available. A nonforefieture option is also available.	
Policy loan	Optional - and is available once the cash value threshold is met.	

³ Benefit amount will be reduced by \$250 Administrative fee; Less any loan and loan interest and any unpaid premium.

definitions

Accidental death benefit rider

The provisions of this rider are made a part of the policy and are subject to all policy provisions and definitions unless modified herein. Any contestability periods applicable to this rider will be based on the policy effective date. This rider does not have any cash values or loan values.

Accidental death

Death that:

- Is a direct result of an Injury;
- Occurs within 180 days after an accident; and
- Is not excluded by the exclusions provision of this rider.

Injury

Accidental bodily injury sustained by the covered person, which is a direct result of an accident that occurs on or after the policy effective date and while this rider is in force. The injury must be independent of disease, bodily or mental illness or infirmity, or any other natural causes that affect a covered person.

Effective date and termination

Effective date

- This rider is only applicable to the covered person on the covered person's policy effective date shown on the benefit schedule.

Termination date

- You may terminate this rider at any time by written request to us. This rider will terminate at 11:59 PM local time on the earlier of:
 - The date we receive your written request for termination or on a later date that is requested by you for termination;
 - The date the grace period ends following non-payment of any required premium, subject to the policy's automatic premium loan provision and nonforfeiture options section;
 - The date the policy terminates;
 - The date you elect a nonforfeiture option under the policy; or
 - The date of the covered person's death.
- Termination will not prejudice the payment of benefits for an accidental death that occurred while this rider was in force.

Accidental death benefit

- If the covered person's accidental death occurs while this rider is in force, we will pay the accidental death benefit in a lump sum to the beneficiary upon our receipt of due proof of death.
- The accidental death benefit is payable in addition to the policy's death benefit.
- If the accelerated death benefit option is exercised, the amount of the accidental death benefit payable will be reduced in proportion to the death benefit of the policy.

limitations and exclusions

We will not pay benefits under this rider due to:

- Death caused or contributed to by disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
- An infection not occurring as a direct result or consequence of the injury;
- Death caused or contributed to by any attempt at suicide, or any intentionally self-inflicted injury, while sane or insane;
- Death caused or contributed to by travel in or descent from an aircraft, if the Covered Person acted in a capacity other than as a passenger;
- Travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere;
- Death caused or contributed to by war, or any act of war. "War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries, or international organization. "Act of war" includes, but is not limited to, any act peculiar to military, naval, or air operations in time of war;
- Death caused or contributed to by active participation in a riot, insurrection, or terrorist activity;
- Death occurring while the Covered Person is incarcerated;
- Death caused or contributed to by committing or attempting to commit a felony;
- Death caused or materially contributed to by voluntary intake or use by any means of:
 - Any drug, unless prescribed or administered by a Physician, and taken in accordance with the Physician's instructions; or
 - Poison, gas, or fumes, unless a direct result of an occupational accident;
 - Death caused or contributed to by intoxication as defined by the jurisdiction where the accident occurred;
 - Death caused or contributed to by riding or driving an air, land, or water vehicle in a race, speed, or endurance contest;
 - Death occurring before the insured's first birthday;
 - Death caused or contributed to by bungee jumping;
 - Death caused or materially contributed to by participation in an illegal occupation or activity;
 - Death caused or contributed to by rock or mountain climbing; or
 - Death caused or contributed to by aeronautics, including, but not limited to, hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning, and parasailing.
- Nothing in this rider shall be held to vary, alter, waive, or extend any of the terms, conditions, agreements, provisions, or limitations of the Policy, other than as stated above.



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HEALTH SOLUTIONS

about

The Allstate Corporation (NYSE: ALL) is one of the largest publicly held personal lines insurers in the United States. As part of the Allstate Corporation, Allstate Health Solutions is focused on providing supplemental and short-term coverage options to individuals and associations. Allstate Health Solutions is the marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company, Integon Indemnity Corporation and American Heritage Life Insurance Company. These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. Each underwriting company is responsible for its respective products. National Health Insurance Company underwrites products in AL, AR, AZ, FL, GA, IA, IL, IN, KY, LA, MA, MD, MI, MN, MO, MS, NC, NE, OH, OK, PA, TN, TX, VA, WA, and WI.



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