

UNDERWRITTEN BY: AMERICAN HERITAGE LIFE INSURANCE COMPANY\*



**7 out of 10**  
people will need long-term care in their lifetimes<sup>1</sup>



The monthly median cost for a nursing home in the U.S. is  
**\$8,669<sup>1</sup> each month** | **\$104,028<sup>1</sup> each year**



On average, people who require long-term care need services for  
**2 to 4 years<sup>2</sup>**



Under certain conditions, **Medicare will pay a portion of long-term expenses for the first 100 days. After day 100, long-term care expenses may need to be paid out of pocket each month<sup>3</sup>**

## Financial Protection in More Ways Than One

**Group Whole Life Complete** provides protection in **three** different ways with **one** permanent life insurance product.



### How it works

After enrollment, **the death benefit may be accessed in one of three ways.**



**1. Traditional whole life insurance.** The insured person passes away and their designated beneficiary receives their death benefit as a lump-sum cash payment.



**2. Long-term care services.** They are certified chronically ill and receive long-term care, opting to draw funds from their death benefit to help pay for long-term care services.



**3. Accumulated cash value.** They encounter a financial emergency and need cash, opting to withdraw funds from their cash balance (or borrow against it).

## Group Whole Life Complete

A simple way to help make the future more financially secure

### Advantages

**Issue<sup>up to age 70</sup>**

Can be issued to employees and spouses up to age 70

**Rates<sup>effective date</sup>**

Rider rates are based on age as of the coverage effective date

**EOI<sup>not required for the LTC rider</sup>**

No separate evidence of insurability for the LTC rider

### Group Whole Life Complete in action



1. John enrolls in **\$40,000** of Group Whole Life Insurance with the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider during his employer's open enrollment.



2. John is certified chronically ill and receives long-term care services at home.



3. John files a claim. His Group Whole Life coverage, which is provided at 6% Death Benefit option, begins sending him **\$2,400** each month for up to 34 months.



4. John reduces the overall impact to his nest egg.

## Group Whole Life Complete

\*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. <sup>1</sup>Genworth Cost of Care Survey 2021, Nursing Home Facility, Semi-private room. <sup>2</sup><https://acl.gov/ltc> - Accessed 5/24/2022. <sup>3</sup>Medicare.gov - Skilled Nursing Facility Care.

Offered to employees of:  
**Exact Sciences Corporation**

## **CERTIFICATE SPECIFICATIONS**

### **Pre-Existing Condition Limitation**

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

### **Exclusions**

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider** - Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

**Suicide Exclusion for Group Whole Life** - If the insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.



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**This brochure is for use in enrollments situated in WI. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.**

**Rev. 10/23. This material is valid as long as information remains current, but in no event later than October 15, 2026.**

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. The rider benefit is provided under the following forms, or state variations thereof: Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.