



Group benefit coverage for:
CKE
 For Full-time Crew Members and Shift Leaders

Allstate Benefits

UNIVERSAL LIFE INSURANCE

Life insurance coverage is for the living; those left behind must deal with final expenses, bills, mortgage, and expenses associated with day-to-day life.

Our coverage can help provide financial security during life-changing events that occur as you age, as your needs change, or when faced with the death of a loved one.



*When a primary wage earner dies, Life insurance is the #1 asset Americans turn to help cover bills**

*limra.com/2013 Insure Your Love Fact Sheet

Our coverage pays a cash benefit directly to your beneficiaries when you die, or you can use the fund value accumulation to borrow against your coverage for loans and withdrawals (see reverse).

HERE'S HOW IT WORKS

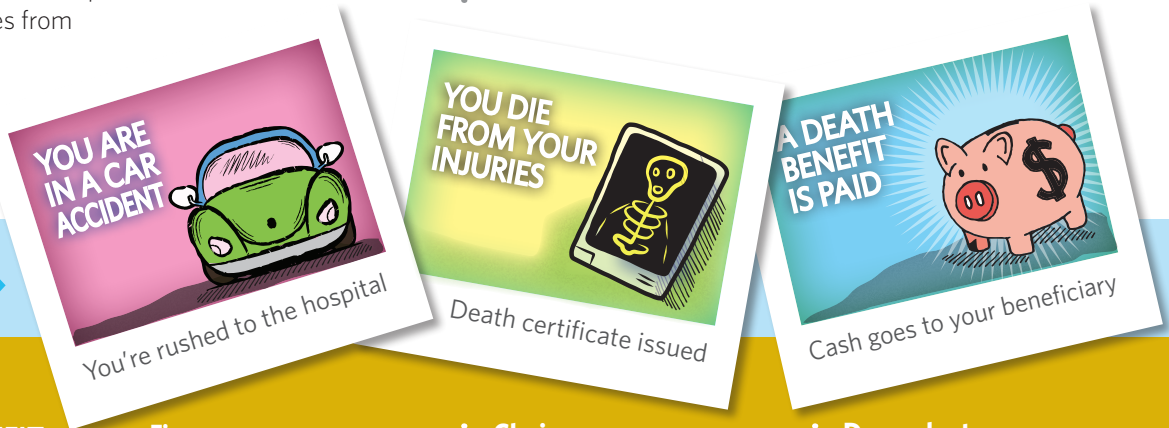
Premium payments are deducted from your paycheck and added to the fund value. Each month expenses and cost of insurance charges are deducted from the fund value and any excess in the fund continues to earn interest. The fund value earns at least 4% interest annually. Interest is not taxed as income until it is withdrawn. (see reverse)

Monthly premiums are flexible, meaning you can choose to pay as much or as little as you can afford, subject to coverage minimums and maximums.

With Allstate Benefits, you can help protect your family finances from the death of a loved one.

Are you in Good Hands?[®]
 You can be.

HOW BENEFITS ARE PAID



YOU DECIDE WHO RECEIVES YOUR BENEFIT

Our Universal Life coverage pays **CASH BENEFITS** when you die. It provides you with enhanced coverage options, lets you decide who the beneficiary is, and how the fund value can be used while you are living.

Finances

Can help protect your finances, retirement plans and standard of living when a loved one dies

Benefits

Pays a death benefit regardless of any other life coverage you may have

Family

Coverage helps protect you and your family members, if they are covered (see reverse)

Choices

Your family can use the death benefit however they wish, plus rider benefits can provide life event enhancements

Education

Leave behind cash benefits to help pay for education or team sports (equipment, clothing, travel)

Bills

Your death benefit can be used to help pay medical bills, mortgage payments, rent, gas and electric

Dependents

As your children grow, their needs change. Your death benefit can help provide cash for their changing lives

Claims

Pays cash benefits directly to your beneficiary upon your death or a covered dependent's death (see reverse)

Enhancements

Rider benefits can be added to your policy to provide greater options for you and your loved ones

BENEFITS

The benefits in your coverage include:

Life

You choose a death benefit amount payable to your designated beneficiary up to the maximum offered by your employer (see reverse).

Additional Life Event Riders

Have been included to help create a life events plan.

- Accelerated Death Benefit for Terminal Illness
- Accelerated Death Benefit for Long-Term Care
- Extension of Benefits for Long-Term Care

Optional Additional Life Event Riders

Can be included to help create a life events plan.

- Spouse Term**
- Children's Term**

**Subject to state limits on dependent life coverage.

If you are converting from part-time to full-time employment, you may:

- Keep your existing coverage and move to direct bill
- Cancel your existing coverage and enroll in the quickpick plan via a paper application

Claims - Benefits are paid directly to you or the beneficiary you choose, unless assigned to someone else.

ADDITIONAL SPECIFICATIONS

Partial Withdrawals, Surrenders, Non-Qualified Additional Benefit Rider Charges and Loans - May be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value. With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

Life Benefit - You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required.

Spouse and Child(ren) Coverage - Coverage for spouse and child(ren) is limited to a percentage of the insured's face amount in some states.

This material is valid as long as information remains current, but in no event later than January 15, 2018.

It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage. Group benefits provided by policy form GUL22P, or state variations thereof. Riders provided by the following forms, or state variations thereof: GULBR, GULTC, GULTCEXT, GUOIR, and GUCTR.

The coverage has exclusions and limitations, and may not be available for sale in all states. For costs and complete details, contact your Allstate Benefits Agent. 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 use in the CKE enrollment for full-time employees, situated in DE.



Allstate
BENEFITS

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

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