



**Exclusive Independent Contractors of Allstate Insurance Company
Policy # 572683**

January 1, 2018 Annual Enrollment

Please read carefully the following description of your Unum Group Term Life and AD&D insurance plans.

Your Plan

Eligibility

You are eligible for Group Term Life and AD&D coverage if you are:

- 1) An Exclusive Independent Contractor.

An Exclusive Independent Contractor is an insurance agent contracted under the:

- o Allstate R3001 Exclusive Agency Agreement;
- o Allstate R3001S Exclusive Agency Agreement;
- o Allstate R3001 N.J. Exclusive Agency Agreement;
- o Allstate L2000S Exclusive Financial Specialist Independent Contractor Agreement; or

Any person identified as the “Key Person” under the:

- o Allstate R3001A Exclusive Agency Agreement;
- o Allstate R3001C Exclusive Agency Agreement;
- o Allstate R3001A N.J. Exclusive Agency Agreement; or
- o Allstate L2000C Exclusive Financial Specialist Independent Contractor Agreement.

- 2) An Exclusive Independent Contractor’s eligible spouse or domestic partner and children (up to age 26). Everywhere spouse is referenced, civil union partnerships and domestic partners are included in that reference.

Group Term Life Insurance Coverage Highlights (Continued)

Coverage Amounts

Group Term Life coverage options are

Life Insurance

Covered member: Benefits available in increments of \$10,000.

Not to exceed the lesser of 5x Annual Earnings or \$500,000.

Spouse: Benefits available in increments of \$10,000.

Not to exceed the lesser of 100% of your amount of insurance or \$150,000.

Child: Benefits available in increments of \$2,000.

Not to exceed \$10,000.

The maximum death benefit for a child between the ages of live birth and 6 months is \$500.

AD&D Insurance

AD&D coverage options are

Covered member: Benefits available in increments of \$10,000.

Not to exceed the lesser of 5x Annual Earnings or \$500,000.

You may purchase AD&D coverage for yourself regardless of whether you purchase Term Life coverage.

Spouse: Benefits available in increments of \$10,000.

Not to exceed the lesser of 100% of your amount of insurance or \$150,000.

Child: Benefits available in increments of \$2,000.

Not to exceed \$10,000.

The maximum death benefit for a child between the ages of live birth and 6 months is \$500.

Note: In order to purchase Group Term Life and AD&D coverage for your dependents, you must buy coverage for yourself. No one may be covered more than once under this plan. If covered as an Exclusive Independent Contractor, you cannot also be covered as a dependent.

Annual Earnings

If you have been an Exclusive Independent Contractor for at least twenty-four full calendar months as of the August 1st prior to the January 1st prior to the date of loss, Annual Earnings are an annual average of your eligible compensation, as defined by Allstate Insurance Company, from Allstate Insurance Company and its affiliates for that twenty-four full calendar month period ended as of the August 1st prior to the January 1st prior to the date of loss.

If you have been an Exclusive Independent Contractor for less than twenty-four full calendar months as of the Augusts 1st prior to the January 1st prior to the date of loss, Annual Earnings are the greater of the annualized amount based on the monthly average of your eligible compensation, as defined by Allstate Insurance

Group Term Life Insurance Coverage Highlights (Continued)

Company, from Allstate Insurance Company and its affiliates for the period of employment ended as of the August 1st prior to the January 1st prior to the date of loss, or \$30,000.

Eligible compensation, as defined by Allstate Insurance Company, is comprised of wage types with a QAE indicator and reported to you, or an entity that you have a whole or partial ownership interest in, as Current Earnings on your Commission Payment Notifications.

Reduction in Coverage

Coverage amount(s) will reduce according to the following schedule:

Age:	Insurance Amount Reduces to:
70	65% of original amount
75	45% of original amount
80	30% of original amount

Coverage may not be increased after a reduction.

Spouse coverage terminates at age 70.

Group Term Life Insurance Coverage Highlights (Continued)

Guarantee Issue (Life Insurance Only)

Current Employees: If you and your eligible dependents are enrolled in the plan and wish to increase your Life insurance coverage, you may apply during this annual enrollment for any amount of additional coverage up to \$150,000 for yourself, any amount of additional coverage up to \$30,000 for your spouse, and any amount up to \$10,000 for your child (ren). Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you and your eligible dependents are not currently enrolled in the plan, you may apply for coverage during annual enrollment and will be required to furnish evidence of insurability for any amount of coverage.

Employees hired on or after 01/01/2018: If you enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to \$150,000 for yourself, any amount of coverage up to \$30,000 for your spouse, and any amount of coverage up to \$10,000 for your child (ren). Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you and your eligible dependents do not enroll within 31 days of your eligibility date, you can apply for coverage only during an annual enrollment period and will be required to furnish evidence of insurability for the entire amount of coverage.

If you and your eligible dependents enroll within 31 days of your eligibility date, and later, wish to increase your coverage, you may increase your coverage, with evidence of insurability, at anytime during the year. However, you may wait until the next annual enrollment and only coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. AD&D coverage does not require evidence of insurability.

If you have submitted EOI in the past and have been declined for coverage or your file closed, you must submit new EOI for any coverage amounts you are electing.

Guarantee Issue does not pertain to AD&D Insurance. AD&D plans do not require Evidence of Insurability, regardless of when you enroll or choose to increase coverage amounts.

If you have submitted EOI in the past and have been declined for coverage or your file closed, you must submit new EOI for any coverage amounts you are electing.

Your eligibility date is the later of the effective date of your Exclusive Independent Contractor agreement. Please contact the Allstate Benefits Center to confirm your eligibility date.

Additional Benefits

Life Planning Financial & Legal Resources

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

Portability/Conversion

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your Term life coverage to an individual life insurance policy.

Group Term Life Insurance Coverage Highlights (Continued)

Accelerated Benefit

If you become terminally ill and are not expected to live more than twelve months, you may request up to 50% of your life insurance amount up to \$250,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

Waiver of Premium

If you become disabled (as defined by your plan) and are no longer able to work, your life insurance premium payments will be waived during the period of disability. You must be disabled for 9 months during your elimination period and your Life Waiver of Premium claim must be approved by Unum.

Retained Asset Account

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

Limitations/Exclusions/ Termination of Coverage

Term Life Suicide Exclusion

Term Life benefits will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

Group Term Life Insurance Coverage Highlights (Continued)

AD&D Benefit Exclusions

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- suicide, self destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while sane, or self-inflicted injury while insane.
- active participation in a riot.
- an attempt to commit or commission of a crime.
- the voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's physician. This exclusion will not apply to you or your dependent if the chemical substance is ethanol.
- service or full-time active duty in the Armed Forces of any country or international authority.
- travel or flight in any vehicle or device for aerial navigation, including boarding or alighting from it while:
 - it is being used for test or experimental purposes;
 - you or your dependent is operating, learning to operate or serving as a member of the crew;
 - it is being operated by or for or under the direction of any military authority.

This exclusion does not apply to:

- transport type aircraft operated by the Military Airlift Command of the United States; or
 - similar air transport service of any other country.
 - disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders.
 - operating any motorized vehicle while intoxicated.
 - war, declared or undeclared, or any act of war.
-

Group Term Life Insurance Coverage Highlights (Continued)

Termination of Coverage

Your coverage ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you are no longer in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The date you are no longer in active service;

In addition, coverage for any one dependent will end on the earliest of:

- The date the Policy or a plan is cancelled;
- The date your eligible group is no longer covered;
- The date of your death;
- The last day of the period for which you made any required contributions;
- The date you are no longer in an eligible group; or
- The date you are no longer in active service.

Coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment; or
- The date your spouse has reached age 70..

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

Next Steps

How to Apply

To apply for coverage, complete your enrollment through the Allstate Benefits Center within 31 days of your eligibility date or by the communicated deadline during the annual enrollment period.

If you apply for Life Insurance coverage for yourself or your dependents after your enrollment deadline, or if you choose coverage over the guarantee issue amount, you will need to complete Evidence of Insurability. You can obtain the form through the Allstate Benefits Center. You may also be required to take certain medical tests at Unum's expense.

If you wish to enroll in AD&D Insurance coverage after your enrollment deadline, you will be able to apply for coverage only during the next annual enrollment period. You will not be required to submit Evidence of Insurability for AD&D insurance.

Group Term Life Insurance Coverage Highlights (Continued)

Effective Date of Coverage

If you apply for coverage within 31 days of your eligibility date, coverage will become effective:

- the date you are eligible for coverage, if you apply for insurance on or before that date or within 31 days after your eligibility date, for any amount of insurance that is not subject to evidence of insurability requirements; or
- the date Unum approves your evidence of insurability form, if you apply for insurance on or before your eligibility date or within 31 days after your eligibility date, for any amount of insurance that is subject to evidence of insurability requirements.

If you apply for coverage during the annual enrollment period, coverage will become effective on the later of:

- January 1st for any amount of insurance that is not subject to evidence of insurability requirements; and
- The date Unum approves your evidence of insurability form for any amount of insurance that is subject to evidence of insurability requirements.

Delayed Effective Date of Coverage

Covered member: Insurance coverage will be delayed if you are not actively involved in conduct of business at agency sales location because of an injury or sickness on the date that insurance would otherwise become effective. If you are not actively involved in conduct of business at agency sales location on the date your insurance would otherwise begin, you will become insured on the date you return to active service.

Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.

“Totally disabled” means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

Changes to Coverage

Each year, you and your spouse will be given the opportunity to change your Term Life and AD&D coverage.

Life Insurance

You and your dependents may purchase additional Term Life coverage up to the Guarantee Issue amounts without Evidence of Insurability if you are already enrolled in the plan. Term Life coverage over the Guarantee Issue amounts will require Evidence of Insurability and approval by Unum’s Medical Underwriters. The suicide exclusion will apply to any increase in coverage.

AD&D Insurance

You and your dependents may purchase additional AD&D coverage without Evidence of Insurability.

Questions

If you should have any questions about your coverage or how to enroll, please contact the Allstate Benefits Center.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern. For complete details of coverage, please refer to policy form number C.FP-1, et al. Life Planning is provided by Ceridian Incorporated. The services are subject to availability and may be withdrawn by Unum without prior notice. *Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, Maine 04122, www.unum.com*