

policy features

As an employee you should have the best benefit package available and part of that is understanding what you have to choose from. Because not all employees have the same needs, giving you a choice of benefits should become an essential part of any well built benefit package.

If you have other types of insurance, supplemental insurance works in addition to your other policies, adding valuable benefits. Allstate Life Insurance Company of New York supplemental insurance pays benefits, depending on the insurance you purchase, that can help you with your family's bills if you get cancer, become disabled or die.

Talk to your agent to help you decide if supplemental insurance is right for you.

Allstate Life Insurance Company of New York offers the following five supplemental insurance policies:

Universal Life

- Easy application process for policies up to \$150,000
- Affordable premiums, conveniently deducted from your paycheck
- A portable policy you can keep if you change jobs or retire, as long as you pay premiums to AWD
- Income Tax-deferred accumulation of fund value*
- Potential for loans and partial withdrawals based on available cash value**
- Income Tax-free death benefit to your beneficiary*
- Coverage available for your whole family
- Riders can be added to most policies for an additional premium to enhance coverage, and they include: Accelerated Death Benefit for Terminal Illness; Accidental Death Benefit; Future Purchase Option; Total Disability Premium Waiver; Children's Level Term; and Other Insured Person Level Term

20-Year Term

- Minimum purchase amount is \$10,000
- Current premiums are guaranteed not to change for the first five policy years, and are subject to change thereafter, but cannot exceed the maximum premiums guaranteed in the policy
- Term life can stay in effect for as long as you pay premiums, no matter where you live or work for the term of the policy (All coverage ends at age 70)
- Spouse can apply for coverage for an additional premium, without you buying coverage for yourself
- Add one or all of the following riders for an additional premium: Spouse term; accidental death benefit; waiver of premium; children's term; accelerated death benefit for terminal illness
- Can be converted before 65th birthday without evidence of insurability to any form of life insurance we offer at the time of conversion, except term insurance

*Partial withdrawals, surrenders and loans from life insurance policies 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.

** This option is only available after one year of coverage.

VOLUNTARY BENEFITS

the right coverage • your future • great choice



Voluntary Short-term Disability

Subject to percentage of income limits, available monthly benefits are from \$400 to \$5,000 per month.

- Age bands: 18-49, 50-59, 60-64, guaranteed renewable to age 70 subject to change in premiums by class
- 3, 6, 12, and 24 month benefit periods
- 0/7, 7/7, 0/14, 14/14, 30/30, 90/90, 180/180 (injury/sickness) elimination periods
- Spouse can apply for coverage without you applying for coverage for yourself as long as spouse is actively at work as defined in the policy
- Partial Disability Benefit
- Waiver of Premium Benefit
- Portable
- Two rate classifications: Preferred and Standard

Cancer

- Benefits are based on specific treatments and costs as they happen
- The policy is designed to pay \$1,000 to \$2,000 (depending on plan selected) upon the initial diagnosis of cancer (other than skin cancer)
- There are 24 itemized treatments for which a benefit is paid
- Benefits paid directly to the insured unless benefits are assigned and are paid in addition to any other coverage that may be in effect
- Guaranteed renewable for life subject to change in premiums by class
- Individual or Family coverage available

Three Levels of Coverage Available

1. Plan A, provides basic benefits
2. Plan B, provides increased cancer benefits
3. Plan C, enhanced to provide a higher level of cancer benefits

All coverage levels include an additional Wellness Benefit Rider that pays a benefit if a covered person has a screening test performed.

Accident

- Benefits paid to a covered person for accidental death, loss of limbs, common carrier accidental death and hospital confinement
- Benefits paid regardless of other coverage
- Premiums based on the number of units chosen
- Coverage for an unlimited number of accidents
- Guaranteed renewable to age 70, subject to change in premiums by class
- Benefits paid directly to insured unless assigned
- Can apply for accidental disability rider on the insured spouse

Three Levels of Coverage Available

1. Basic, 1 unit of the base policy
2. Enhanced, 2 units of the base policy with the option of 2 units of the accident disability rider for insured spouse
3. Premier, 3 units of the base policy with the option of 3 units of the accident disability rider for insured spouse

Critical Illness

- Benefits paid directly to the insured, unless assigned
- 2 policies to choose from: with cancer coverage and without cancer coverage
- Benefits paid in addition to any other coverage
- Guaranteed renewable for life, subject to change in premiums by class
- No reduction in benefits due to age
- Individual, Single Parent Family, or Family coverage is available
- Premium does not increase with age
- Premium is based on age at issue, tobacco status, and basic benefit amount selected
- Basic benefit amounts are packaged to meet individual needs



Rev. 4/09. This material is valid as long as information remains current, but in no event later than April 1, 2012. Disability benefits provided by policy form DI5WNY. Cancer benefits provided by policy CBP2PNY and rider WBR3NY. Universal Life insurance benefits provided by policy UL20PNY or UL21PNY. Horizon 20-Year Term Life insurance benefits provided by policy NYP2ORCT. Critical Illness benefits provided by policy CIP1NY or CCIP1NY. Universal life riders provided by rider forms UPW2NY, UADB1NY, ULBR1NY, UCTR3NY, ADIR2NY, UFPR20NY and UFPR21NY. Term Life riders provided by rider forms TRM-STRNY, TRM-CTRNY, TRM-ADB1NY, TRM-LBRNY and TRM-PWNY. Accident benefits provided by policy AP4NY and rider R1AP4NY. Wellness Benefit Rider benefits provided by rider WBR4NY. **The policies and riders provide supplemental, limited benefit insurance.** Coverage has exclusions and limitations, and may have reductions of benefits at specific ages. For costs and complete details, contact your agent. Policies issued by Allstate Life Insurance Company of New York. • Allstate Workplace Division is a marketing name used by Allstate Life Insurance Company of New York (Home Office, Hauppauge, NY). © 2009 Allstate Insurance Company. www.allstate.com