Allstate at Work℠

term life

Horizon 20 Year Term Life Insurance

Why Horizon 20 Year Term Life Insurance? Because it is affordable, convenient, and protective coverage for you, with optional riders that can also provide coverage for your spouse and your children. Policy features:

- No medical examinations required for renewal
- $10,000 (payroll) minimum face amount
- Accidental Death Benefit available to issue age 55

Allstate FINANCIAL

Workplace Division

D-7143 (6/02)

horizon 20 year term life insurance

"Today's American families have little savings outside their 401(k)s. In 60 percent of married households, both spouses work. What happens when one spouse dies prematurely, defined in this study as between the ages of 25 and 54? Many of the surviving spouses struggle financially, some more than others . . . The proceeds from life insurance proved to be the largest asset that these survivors had."

U.S. Marketplace, 1999 - LIMRA International

The Horizon 20 Year Term Life Insurance policy is a non-participating 20 year renewable and convertible term policy with level death benefits. Initial and renewal term periods are for 20 years, or to age 70 if shorter. Current premiums are guaranteed for the first 5 policy years. We reserve the right to change premiums after the first 5 years on a class basis, however, premiums will never exceed maximum premiums guaranteed in the policy.

The policy may be converted without evidence of insurability to any form of life insurance we offer at the time of conversion, except term insurance. Conversion may be no later than the insured's 65th birthday. The policy expires on the first anniversary on or after the insured's 70th birthday.

BENEFITS AND RIDERS

Issue Ages
Age at last birthday. 18-65; Unisex; Tobacco/Non-tobacco.

Minimum Face Amount
The greater of $10,000 or the face amount purchased by weekly premium of $2.00 (without regard to riders).

Premium Modes
Payroll deduction is available on monthly, semi-monthly, bi-weekly or weekly basis.

Riders Available
Ask your agent for complete details.

Accidental Death (ADB)
Issue ages 18-55. $0.96 per $1,000 of insurance. Included in premiums on opposite page.

Waiver of Premium (PW)
Maximum issue age - 55. Included in premiums on opposite page.

Spouse Term Rider (STR)
Issue ages - spouse's age 16-60. $25 per unit per year; 1 to 5 units available. Convertible.

Children's Term Rider (CTR)
$5 per unit, per year (one unit provides $1,000 of insurance); 2 to 10 units available. Convertible.

Living Benefit Rider
No additional premium to issue. Administrative fee charged if activated.

When choosing a rider to attach to the policy, be sure you check the appropriate box on the application denoting your rider selection.

non-tobacco simplified issue rates

Horizon Payroll Term* P20RCT with PW and ADB (includes Policy Fee).
ADB is not available after age 55 on new policies, and ADB coverage terminates at age 65.
PW is not available after age 55 on new policies, and PW coverage terminates at age 60.

	$25,000 death benefit				$50,000 death benefit				$75,000 death benefit				$100,000 death benefit			
	CURRENT**		MAXIMUM		CURRENT**		MAXIMUM		CURRENT**		MAXIMUM		CURRENT**		MAXIMUM	
AGE	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY
18	N/A	N/A	N/A	N/A	$16.91	$3.91	$18.95	$4.38	$23.10	$5.33	$26.17	$6.04	$29.28	$6.76	$33.37	$7.70
19	N/A	N/A	N/A	N/A	16.91	3.91	18.95	4.38	23.10	5.33	26.17	6.04	29.28	6.76	33.37	7.70
20	N/A	N/A	N/A	N/A	16.91	3.91	18.95	4.38	23.10	5.33	26.17	6.04	29.28	6.76	33.37	7.70
21	N/A	N/A	N/A	N/A	16.91	3.91	18.95	4.38	23.10	5.33	26.17	6.04	29.28	6.76	33.37	7.70
22	N/A	N/A	N/A	N/A	16.91	3.91	18.95	4.38	23.10	5.33	26.17	6.04	29.28	6.76	33.37	7.70
23	N/A	N/A	N/A	N/A	16.96	3.92	19.36	4.47	23.17	5.35	26.78	6.18	29.37	6.78	34.19	7.89
24	N/A	N/A	N/A	N/A	17.01	3.93	19.87	4.59	23.24	5.37	27.53	6.36	29.46	6.80	35.19	8.12
25	N/A	N/A	N/A	N/A	17.05	3.94	20.45	4.72	23.31	5.38	28.42	6.56	29.55	6.82	36.37	8.40
26	N/A	N/A	N/A	N/A	17.05	3.94	21.09	4.87	23.31	5.38	29.38	6.78	29.55	6.82	37.64	8.69
27	N/A	N/A	N/A	N/A	17.05	3.94	21.82	5.04	23.31	5.38	30.47	7.04	29.55	6.82	39.10	9.03
28	N/A	N/A	N/A	N/A	17.05	3.94	22.59	5.22	23.31	5.38	31.63	7.30	29.55	6.82	40.64	9.38
29	N/A	N/A	N/A	N/A	17.05	3.94	23.50	5.43	23.31	5.38	32.99	7.62	29.55	6.82	42.46	9.80
30	N/A	N/A	N/A	N/A	17.14	3.96	24.59	5.68	23.44	5.41	34.62	7.99	29.73	6.86	44.64	10.31
31	N/A	N/A	N/A	N/A	17.73	4.10	25.77	5.95	24.33	5.62	36.40	8.40	30.92	7.14	47.01	10.85
32	N/A	N/A	N/A	N/A	18.36	4.24	27.09	6.26	25.29	5.84	38.38	8.86	32.19	7.43	49.65	11.46
33	11.84	2.74	16.59	3.83	19.14	4.42	28.64	6.61	26.44	6.11	40.69	9.39	33.73	7.79	52.73	12.17
34	12.25	2.83	17.43	4.03	19.96	4.61	30.32	7.00	27.67	6.39	43.21	9.98	35.37	8.17	56.09	12.95
35	12.73	2.94	18.41	4.25	20.91	4.83	32.27	7.45	29.10	6.72	46.15	10.65	37.28	8.61	60.01	13.85
36	13.18	3.05	19.43	4.49	21.82	5.04	34.32	7.92	30.46	7.03	49.21	11.36	39.09	9.02	64.09	14.79
37	13.68	3.16	20.55	4.75	22.82	5.27	36.54	8.44	31.97	7.38	52.56	12.13	41.10	9.49	68.56	15.83
38	14.21	3.28	21.83	5.04	23.86	5.51	39.09	9.02	33.54	7.74	56.38	13.01	43.19	9.97	73.64	17.00
39	14.82	3.42	23.23	5.36	25.09	5.79	41.91	9.68	35.37	8.17	60.60	13.99	45.65	10.54	79.28	18.30
40	15.45	3.57	24.79	5.72	26.37	6.09	45.0	10.40	37.28	8.61	65.30	15.07	48.18	11.12	85.55	19.75
41	16.17	3.74	26.55	6.13	27.77	6.41	48.5	11.21	39.40	9.10	70.56	16.29	51.01	11.78	92.55	21.36
42	16.91	3.91	28.44	6.57	29.27	6.76	52.31	12.08	41.64	9.61	76.21	17.59	54.01	12.47	100.10	23.10
43	17.76	4.10	30.62	7.07	30.95	7.15	56.68	13.08	44.17	10.20	82.76	19.10	57.37	13.24	108.83	25.12
44	18.66	4.31	33.03	7.63	32.77	7.57	61.50	14.20	46.90	10.83	89.99	20.77	61.01	14.08	118.46	27.34
45	19.59	4.52	35.68	8.24	34.64	8.00	66.82	15.42	49.69	11.47	97.96	22.61	64.73	14.94	129.10	29.80
46	20.50	4.73	38.50	8.89	36.46	8.42	72.46	16.73	52.42	12.10	106.42	24.56	68.37	15.78	140.37	32.40
47	21.48	4.96	41.64	9.61	38.41	8.87	78.73	18.17	55.35	12.78	115.82	26.73	72.28	16.68	152.91	35.29
48	22.55	5.21	45.10	10.41	40.55	9.36	85.64	19.77	58.55	13.52	126.19	29.12	76.55	17.67	166.73	38.48
49	23.75	5.48	48.95	11.30	42.96	9.92	93.37	21.55	62.17	14.35	137.78	31.80	81.37	18.78	182.18	42.05
50	25.21	5.82	53.37	12.32	45.86	10.59	102.18	23.58	66.53	15.36	151.01	34.85	87.19	20.12	199.82	46.12
*51	26.86	6.20	56.13	12.96	49.18	11.35	107.73	24.86	71.51	16.51	159.32	36.77	93.83	21.66	210.92	48.68
*52	28.75	6.64	59.18	13.66	52.96	12.23	113.82	26.27	77.16	17.81	168.46	38.88	101.37	23.40	223.10	51.49
*53	30.96	7.15	62.55	14.44	57.36	13.24	120.54	27.82	83.78	19.34	178.56	41.21	110.19	25.43	236.56	54.59
*54	33.38	7.71	66.18	15.28	62.23	14.36	127.82	29.50	91.07	21.02	189.46	43.73	119.92	27.68	251.10	57.95
*55	36.00	8.31	70.05	16.17	67.46	15.57	135.55	31.28	98.91	22.83	201.05	46.40	130.37	30.09	266.55	61.52

Premium Waiver (PW) coverage terminates at age 60; Accidental Death (ADB) coverage terminates at age 65

Horizon Payroll Term*, No Waiver, No ADB (Includes Policy Fee)

*56	$26.87	$6.20	$62.21	$14.36	$49.19	$11.36	$119.87	$27.67	$71.50	$16.50	$177.53	$40.97	$93.82	$21.65	$235.19	$54.28
*57	28.62	6.61	65.30	15.07	52.69	12.16	126.05	29.09	76.75	17.72	186.80	43.11	100.82	23.27	247.55	57.13
*58	30.50	7.04	68.55	15.82	56.46	13.03	132.55	30.59	82.41	19.02	196.55	45.36	108.37	25.01	260.55	60.13
*59	32.55	7.52	71.96	16.61	60.55	13.98	139.37	32.17	88.55	20.44	206.78	47.72	116.55	26.90	274.19	63.28
*60	34.80	8.03	75.50	17.43	65.05	15.02	146.46	33.80	95.30	22.00	217.41	50.18	125.55	28.98	288.37	66.55
*61	37.23	8.60	78.96	18.23	69.91	16.14	153.37	35.40	102.60	23.68	227.78	52.57	135.28	31.22	302.19	69.74
*62	39.85	9.20	82.57	19.06	75.14	17.34	160.60	37.07	110.44	25.49	238.62	55.07	145.73	33.63	316.64	73.07
*63	42.62	9.84	86.39	19.94	80.69	18.62	168.23	38.83	118.75	27.41	250.07	57.71	156.82	36.19	331.91	76.60
*64	45.53	10.51	90.41	20.87	86.50	19.97	176.28	40.68	127.48	29.42	262.14	60.50	168.46	38.88	348.00	80.31
*65	48.57	11.21	99.46	22.96	92.60	21.37	194.37	44.86	136.62	31.53	289.28	66.76	180.64	41.69	384.19	88.66

* The Horizon Payroll Term (P20RCT) provides a level death benefit for the lesser of 20 years or to age 70.

** Current Premiums are guaranteed for the first 5 policy years. After 5 years, we may increase or decrease the premium, but it will never exceed the maximum premium

tobacco simplified issue rates

Horizon Payroll Term* P20RCT with PW and ADB (includes Policy Fee).
ADB is not available after age 55 on new policies, and ADB coverage terminates at age 65.
PW is not available after age 55 on new policies, and PW coverage terminates at age 60.

	$25,000 death benefit				$50,000 death benefit				$75,000 death benefit				$100,000 death benefit			
	CURRENT**		MAXIMUM		CURRENT**		MAXIMUM		CURRENT**		MAXIMUM		CURRENT**		MAXIMUM	
AGE	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY	MON.	WKLY
18	$11.98	$2.77	$14.03	$3.24	$19.41	$4.48	$23.50	$5.43	$26.85	$6.20	$32.98	$7.61	$34.28	$7.91	$42.46	$9.80
19	11.98	2.77	14.03	3.24	19.41	4.48	23.50	5.43	26.85	6.20	32.98	7.61	34.28	7.91	42.46	9.80
20	11.98	2.77	14.03	3.24	19.41	4.48	23.50	5.43	26.85	6.20	32.98	7.61	34.28	7.91	42.46	9.80
21	11.98	2.77	14.03	3.24	19.41	4.48	23.50	5.43	26.85	6.20	32.98	7.61	34.28	7.91	42.46	9.80
22	11.98	2.77	14.30	3.30	19.41	4.48	24.04	5.55	26.85	6.20	33.80	7.80	34.28	7.91	43.55	10.05
23	12.00	2.77	14.75	3.41	19.46	4.49	24.96	5.76	26.92	6.22	35.17	8.12	34.37	7.94	45.37	10.47
24	12.02	2.78	15.32	3.54	19.51	4.51	26.10	6.03	26.99	6.23	36.87	8.51	34.46	7.96	47.64	11.00
25	12.05	2.78	15.94	3.68	19.55	4.52	27.32	6.31	27.06	6.25	38.72	8.94	34.55	7.98	50.10	11.57
26	12.05	2.78	16.64	3.84	19.55	4.52	28.73	6.63	27.06	6.25	40.83	9.43	34.55	7.98	52.91	12.21
27	12.05	2.78	17.42	4.02	19.55	4.52	30.27	6.99	27.06	6.25	43.15	9.96	34.55	7.98	56.01	12.93
28	12.05	2.78	18.30	4.23	19.55	4.52	32.05	7.40	27.06	6.25	45.81	10.58	34.55	7.98	59.55	13.75
29	12.14	2.81	19.26	4.45	19.73	4.56	33.95	7.84	27.33	6.31	48.67	11.24	34.91	8.06	63.37	14.63
30	12.57	2.90	20.37	4.70	20.59	4.76	36.18	8.35	28.62	6.61	52.01	12.01	36.64	8.46	67.82	15.65
31	13.03	3.01	21.60	4.99	21.50	4.97	38.63	8.92	29.99	6.92	55.69	12.86	38.47	8.88	72.74	16.79
32	13.50	3.12	22.93	5.30	22.45	5.18	41.32	9.54	31.42	7.25	59.72	13.79	40.37	9.32	78.10	18.03
33	14.07	3.25	24.43	5.64	23.60	5.45	44.32	10.23	33.12	7.65	64.22	14.82	42.64	9.84	84.10	19.41
34	14.68	3.39	26.09	6.02	24.82	5.73	47.64	11.00	34.96	8.07	69.19	15.97	45.09	10.41	90.73	20.94
35	15.39	3.56	27.93	6.45	26.23	6.06	51.32	11.85	37.08	8.56	74.71	17.24	47.92	11.06	98.10	22.64
36	16.07	3.71	29.89	6.90	27.59	6.37	55.23	12.75	39.12	9.03	80.57	18.60	50.64	11.69	105.91	24.44
37	16.80	3.88	32.02	7.39	29.04	6.71	59.50	13.73	41.31	9.54	86.99	20.08	53.56	12.36	114.46	26.42
38	17.62	4.07	34.35	7.93	30.68	7.08	64.14	14.81	43.76	10.10	93.94	21.68	56.82	13.12	123.73	28.56
39	18.52	4.28	36.88	8.51	32.50	7.50	69.23	15.98	46.48	10.73	101.57	23.44	60.46	13.96	133.92	30.91
40	19.50	4.50	39.61	9.14	34.46	7.96	74.69	17.24	49.42	11.41	109.76	25.33	64.37	14.86	144.82	33.42
41	20.55	4.75	42.60	9.83	36.55	8.44	80.64	18.61	52.56	12.13	118.69	27.39	68.55	15.82	156.73	36.17
42	21.69	5.01	45.80	10.57	38.81	8.96	87.04	20.09	55.96	12.92	128.30	29.61	73.10	16.87	169.55	39.13
43	22.96	5.30	49.37	11.40	41.36	9.55	94.18	21.74	59.78	13.80	139.01	32.08	78.19	18.05	183.83	42.43
44	24.32	5.62	53.25	12.29	44.09	10.18	101.96	23.53	63.87	14.74	150.67	34.77	83.64	19.31	199.37	46.01
45	25.75	5.95	57.46	13.26	46.96	10.84	110.36	25.47	68.17	15.74	163.28	37.68	89.37	20.63	216.19	49.89
46	27.19	6.28	61.91	14.29	49.82	11.50	119.28	27.53	72.47	16.73	176.65	40.77	95.10	21.95	234.01	54.01
47	28.75	6.64	66.77	15.41	52.95	12.22	129.00	29.77	77.17	17.81	191.23	44.13	101.37	23.40	253.46	58.49
48	30.46	7.03	72.00	16.62	56.37	13.01	139.46	32.19	82.28	18.99	206.91	47.75	108.19	24.97	274.37	63.32
49	32.34	7.47	77.68	17.93	60.14	13.88	150.82	34.81	87.94	20.30	223.96	51.69	115.73	26.71	297.09	68.56
50	34.55	7.98	83.91	19.37	64.54	14.90	163.27	37.68	94.55	21.82	242.64	56.00	124.55	28.75	322.00	74.31
*51	37.02	8.55	88.00	20.31	69.50	16.04	171.46	39.57	101.98	23.54	254.91	58.83	134.46	31.03	338.37	78.09
*52	39.77	9.18	92.38	21.32	75.00	17.31	180.23	41.60	110.23	25.44	268.07	61.87	145.46	33.57	355.92	82.14
*53	42.87	9.90	97.14	22.42	81.18	18.74	189.73	43.79	119.51	27.58	282.33	65.16	157.83	36.43	374.92	86.52
*54	46.27	10.68	102.23	23.60	88.00	20.31	199.91	46.14	129.73	29.94	297.60	68.68	171.46	39.57	395.28	91.22
*55	49.35	11.39	107.60	24.83	94.14	21.73	210.64	48.61	138.94	32.07	313.69	72.39	183.73	42.40	416.73	96.17

Premium Waiver coverage terminates at age 60; Accidental Death (ADB) coverage terminates at age 65

Horizon Payroll Term*, No Waiver, No ADB (Includes Policy Fee)

*56	$40.78	$9.41	$101.30	$23.38	$77.00	$17.77	$198.05	$45.71	$113.23	$26.13	$294.80	$68.03	$149.46	$34.49	$391.55	$90.36
*57	43.07	9.94	106.00	24.47	81.60	18.83	207.46	47.88	120.12	27.72	308.91	71.29	158.64	36.61	410.37	94.70
*58	45.50	10.50	110.87	25.59	86.46	19.96	217.19	50.12	127.41	29.41	323.50	74.66	168.37	38.86	429.82	99.19
*59	48.10	11.10	115.89	26.75	91.64	21.15	227.23	52.44	135.19	31.20	338.57	78.14	178.73	41.25	449.91	103.83
*60	50.89	11.75	121.00	27.93	97.23	22.44	237.46	54.80	143.57	33.14	353.91	81.68	189.91	43.83	470.37	108.55
*61	53.87	12.44	125.32	28.92	103.19	23.82	246.10	56.80	152.50	35.20	366.87	84.67	201.82	46.58	487.64	112.54
*62	57.00	13.16	129.73	29.94	109.46	25.26	254.91	58.83	161.91	37.37	380.10	87.72	214.37	49.47	505.28	116.61
*63	60.30	13.92	134.28	30.99	116.05	26.78	264.00	60.93	171.80	39.65	393.73	90.86	227.55	52.52	523.46	120.80
*64	63.71	14.71	138.89	32.06	122.87	28.36	273.23	63.06	182.03	42.01	407.57	94.06	241.19	55.66	541.91	125.06
*65	67.23	15.52	150.19	34.66	129.91	29.98	295.82	68.27	192.60	44.45	441.46	101.88	255.28	58.91	587.10	135.49

* The Horizon Payroll Term (P20RCT) provides a level death benefit for the lesser of 20 years or to age 70.

** Current Premiums are guaranteed for the first 5 policy years. After 5 years, we may increase or decrease the premium, but it will never exceed the maximum premium

maximum renewal premiums

Maximum Renewal Premiums Include Policy Fee and Accidental Death Benefit Rider (ADB) and Premium Waiver (PW) (56-59 only). ADB not available after age 55 on new policies, and ADB coverage terminates at age 65. PW is not available after age 55 on new policies, and PW coverage terminates at age 60.

Horizon Payroll Term* - Non-tobacco

	$25,000 death benefit		$50,000 death benefit		$75,000 death benefit		$100,000 death benefit	
Renewal Age	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly
56*	$73.03	$16.86	$141.50	$32.66	$209.99	$48.46	$278.47	$64.27
57*	76.16	17.58	147.77	34.10	219.40	50.63	291.01	67.16
58*	79.48	18.35	154.41	35.64	229.35	52.93	304.28	70.22
59*	82.96	19.15	161.37	37.24	239.78	55.34	318.19	73.43
60*	77.68	17.93	150.82	34.81	223.96	51.69	297.10	68.57
61*	81.14	18.73	157.73	36.40	234.33	54.08	310.92	71.75
62*	84.75	19.56	164.96	38.07	245.17	56.58	325.37	75.09
63*	88.57	20.44	172.59	`39.83	256.62	59.22	340.64	78.61
64*	92.59	21.37	180.64	41.69	268.69	62.01	356.73	82.33

* The Horizon Payroll Term (P20RCT) provides a level death benefit for the lesser of 20 years or to age 70.

☐ Includes ADB and Premium Waiver (PW) ☐ Includes only ADB

Horizon Payroll Term* - Tobacco

	$25,000 death benefit		$50,000 death benefit		$75,000 death benefit		$100,000 death benefit	
Renewal Age	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly
56*	$112.12	$25.88	$219.68	$50.70	$327.26	$75.53	$434.83	$100.35
57*	116.86	26.97	229.18	52.89	341.51	78.81	453.83	104.73
58*	121.80	28.11	239.05	55.17	356.30	82.23	473.55	109.28
59*	126.89	29.29	249.23	57.52	371.57	85.75	493.91	113.98
60*	123.18	28.43	241.82	55.81	360.46	83.19	479.10	110.57
61*	127.50	29.43	250.46	57.80	373.42	86.18	496.37	114.55
62*	131.91	30.44	259.27	59.84	386.65	89.23	514.01	118.62
63*	136.46	31.49	268.36	61.93	400.28	92.38	532.19	122.82
64*	141.07	32.56	277.59	64.06	414.12	95.57	550.64	127.07

* The Horizon Payroll Term (P20RCT) provides a level death benefit for the lesser of 20 years or to age 70.

☐ Includes ADB and Premium Waiver (PW) ☐ Includes only ADB

ILLUSTRATION NOTE

The Horizon 20 Year Term is subject to the Life Insurance Illustration Regulation in states which have adopted it. Non-guaranteed premiums may not be illustrated without presentation of the basic illustration. A payroll quotation must be given in most payroll deduction enrollments. See Illustration Regulation instructions for more information.

Current Premium Horizon 20 Year Term Coverage provided by policy form P20RCT, or state variations thereof. Riders are provided by rider forms ADB, STR, CTR and LBR, or state variations thereof. This brochure highlights some policy and rider features, but is not the insurance contract. Only the actual policy and rider provisions control.

Allstate Workplace Division offers employees insurance products that protect their financial security and well-being. After all, it's always been Allstate's business to protect families and their assets. Millions of Americans have been trusting us for more than 70 years. And it's not just because we're the nation's largest insurance company. Or because we get excellent ratings from independent agencies like Standard & Poor's, Moody's and A.M. Best. It's because we take the time to understand our customers' concerns and advise them on what's best for them. Because to us, relationships with our customers are our biggest asset.

Workplace Division

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