

You and your family members are eligible for a new Universal Life Insurance program and Long Term Care Rider

Offered by:
**Missouri Voluntary
Life Insurance Commission**



The Missouri Voluntary Life Insurance Commission (MoVLIC) announces a new Universal Life Insurance Program and Long-Term Care Rider now available for all State of Missouri employees and their families. This policy is underwritten by American Heritage Life Insurance Company, a wholly-owned subsidiary of the Allstate Corporation. American Heritage Life Insurance Company is rated "A+" (Superior) by A.M. Best (2005), an independent rating service that reviews the financial status of thousands of insurers.

Universal Life offers you...

- lifelong protection that can stay with you no matter where you live or work – even after you retire
- competitive prices, with fixed or flexible premiums
- a fund value that's tax deferred and earns a competitive rate of interest
- loans from your policy's fund value
- coverage available for employee, spouse, children & grandchildren
- convenient payroll deduction
- *hassle-free* enrollment with no health exams

Long Term Care Rider...

- provides a monthly benefit if qualified long term care services are received in a long term care facility or at home

So what's the catch?

- *There's only one. For guaranteed coverage you must enroll during the initial open enrollment period*

Watch for more information about the new Universal Life plan and open enrollment at your location.

Call MoVLIC toll-free with questions at (866) 668-5421
or to enroll at (866) 891-4149

www.mhgmovlic.org

Allstate at Work®

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 one of the nation's largest insurance companies. Or because of our 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.



Administered by:
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Life insurance benefits provided by policy UL11P, or state variations thereof. Riders provided by the following rider forms or state variations thereof: ULCIR1, ULLTCR1, ULFPOR1, ULOIR1, ULADB, ULPW, ULDIR, ULCTR, 15DTR12, 30DTR, and ULLBR. This brochure highlights some features of the policy and riders but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and the insurance company.

The policy and riders are underwritten by American Heritage Life Insurance Company.

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