



# Life Insurance + Long Term Care with an Accelerated Death Benefit Rider

Did you know that life insurance coverage can help you and your family **enjoy greater financial peace of mind**? Having life insurance allows you to safeguard your family's future with financial security when they need it most.

We can help provide your loved ones with a financial safety net! Our life insurance products can help you pay for long-term care services, funeral costs, outstanding debts, and other important (and stressful) expenses.

A death can leave your loved ones with significant financial burdens, and many people lack enough life insurance to support their families. Extra coverage add-on options, like the Accelerated Death Benefit for Long Term Care Rider, can help. This rider provides a monthly advance on the death benefit if you or a covered family member is chronically ill and receives qualified long-term care services after a 90-day elimination period. Navigate life's challenges with protection that includes access to long-term care services at all stages of your life.



**7 out of 10**

people will need long-term care in their lifetimes<sup>1</sup>



The monthly median cost for a nursing home in the U.S. is

**\$8,669<sup>1</sup>** each month | **\$104,028** each year

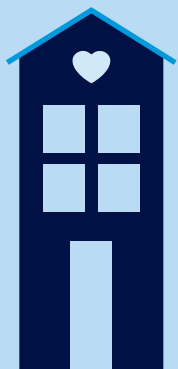


On average, people who require long-term care need services for

**2 to 4 years<sup>2</sup>**

Total number and percentage of individuals utilizing long-term care services by agency/facility type and age range:

The total number of individuals receiving long-term care services in this example was 6,863,500.



Age Range	Home Health Agency (2,977,900*)	Adult Day Services Facility (237,400*)	Nursing Home Facility (1,294,800*)	Hospice Facility (1,534,600*)	Residential Care Facility (818,800*)
Age 85+	29.3%	14.6%	32.8%	47.0%	49.9%
Age 75-84	32.5%	24.9%	27.3%	30.2%	30.9%
Age 65-74	27.9%	23.7%	22.0%	18.0%	13.4%
Age < 65	10.3%	36.7%	17.9%	4.8%	5.8%

\*The number of long-term care service users is shown in parentheses and rounded to the nearest 100. Percentages for adult day service centers, nursing homes, and residential care communities were based on the number of users on a given day in 2020. Percentages for home health agencies and hospice are based on the number of patients who received care at any time in 2020. Percentages are based on unrounded estimates. Percentage distributions may not add up to 100 due to rounding. SOURCE: National Center for Health Statistics, 2020 National Post-Acute and Long-Term Care Study, published August 2024. Available on <https://www.cdc.gov/nchs/products/index.htm> <sup>1</sup>Genworth Cost of Care Survey 2021, Nursing Home Facility, Semi-private room. <sup>2</sup><https://acl.gov/ltc> - Accessed 5/24/2022.

See reverse for more details



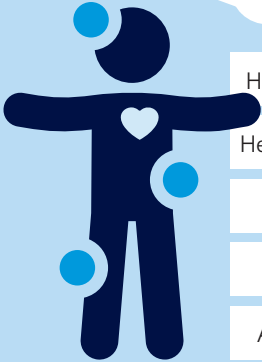
**Percentage of individuals utilizing long-term care services by agency/facility type who also need assistance with eating and bathing\*:**

	Home Health Agency	Adult Day Services Facility	Nursing Home Facility	Residential Care Facility
Eating	67.9%	22.3%	60.2%	21.5%
Bathing	94.9%	36.8%	96.5%	64.3%

\*Percentages for adult day services centers, nursing homes, and residential care communities were based on the number of users in 2020. Percentages for home health agencies were based on the number of patients whose episode of care ended at any time in 2020. Users were considered to be in need of assistance to perform an activity of daily living if they required help or supervision from another person or if they used special equipment to perform that activity. Data was not available for hospice patients who needed assistance with activities of daily living. Percentages are based on unrounded estimates. SOURCE: National Center for Health Statistics, 2020 National Post-Acute and Long-Term Care Study, published August 2024. Available on <https://www.cdc.gov/nchs/products/index.htm>

**Medical conditions that may require long-term care services at any age**

According to the **National Institute on Aging**, there are certain risk factors that increase the odds of requiring long-term care services. These include being older, being a woman, being single, having poor diet and exercise habits, and having a family history of medical conditions like the ones listed below. It is important to remember that unexpected illnesses and setbacks can happen at any age, forcing you and your family to seek long-term care services.



**Percentage of individuals utilizing long-term care services by agency/facility type and health condition\*\*:**

	Home Health Agency	Adult Day Services Facility	Nursing Home Facility	Hospice Facility	Residential Care Facility
Hypertension	89.5%	43.2%	73.9%	46.8%	47.9%
Heart Disease	54.5%	22.1%	45.6%	35.1%	31.1%
Diabetes	45.0%	29.6%	34.5%	25.6%	16.9%
Depression	42.5%	25.3%	49.6%	23.7%	28.6%
Alzheimer's	35.6%	24.7%	45.6%	45.2%	42.1%

\*\*Percentages for adult day service centers, nursing homes, and residential care communities were based on the number of users on a given day in 2020. Percentages for home health agencies and hospices were based on the number of patients who ended care at any time in 2020. Available data for nursing homes could not produce estimates for asthma, chronic kidney disease, or chronic obstructive pulmonary disease because asthma and chronic obstructive pulmonary disease were grouped together and end-stage renal disease was the only data available for kidney disease. Percentages are based on unrounded estimates. SOURCE: National Center for Health Statistics, 2020 National Post-Acute and Long-Term Care Study, published August 2024. Available on <https://www.cdc.gov/nchs/products/index.htm>

This brochure is for use in enrollments situated in NE. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than October 1, 2028.

Group Universal Life Insurance benefits are provided under policy form GUL23, or state variations thereof. Rider benefits are provided under the following rider forms or state variations thereof: GUL23: Accelerated Death Benefit for Long Term Care with Extension of Benefits GULTCEXT.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.



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