65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost; 38% could not pay their bills for more than 3 months.¹

¹CDA, Disability Divide proprietary research March 2010
disability

Allstate Benefits (AB) individual disability coverage provides a monthly cash benefit when you suffer a sickness or injury that leaves you totally disabled or partially disabled.

You can’t predict if or when you will become disabled in your lifetime. But you can plan for a disability by having coverage in place to help provide an income should you become disabled due to a sickness or injury and are unable to work. Our coverage can help provide a monthly income when it is needed most.

Disability benefits can offer peace of mind when a disability occurs. Below is an example of how benefits might be paid.*

John chooses a monthly benefit of $400 his employer is offering

1 year later John suffers a disabling back injury while on vacation. He is rushed to the hospital by ambulance, treated in the emergency room, admitted, and released after a 3-day stay

5 months later - John is at home and suffers a recurrent disabling back injury. He is rushed to the hospital, examined in the emergency room, and released that same day

Our disability insurance policy provided John the following monthly benefit:
Total Disability Mo. Benefit $ 400

John's disability lasts for 6 months and he returns to work and resumes his same job duties

meeting your needs

Our coverage offers support during a period of unexpected sickness or an injury.

- A monthly benefit ranging from $400 - $5,000, up to 40% of income *
- A benefits representative may help you determine the following:
  Monthly Benefit: ___________________
  Premium: _______________________
- Benefits start the first day after the waiting period
- Guaranteed renewable to age 70, subject to change in premiums by class

your benefit coverage

Benefits are paid for a sickness or injury after the elimination (waiting) period when you are totally disabled and cannot work. Terms and conditions for each benefit will vary. Please review your coverage carefully.

Total Disability - Pays when totally disabled. Monthly benefit starts after the waiting period has been satisfied. Benefits continue while totally disabled up to the length of the benefit period.

Partial Disability - Pays 50% of the monthly benefit when partially disabled immediately after at least one month of total disability. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period.

Pregnancy - Pays for total disability for pregnancy the same as any other disability.

Monthly Benefit When You Attain Age 70 - Pays your monthly benefit if you are disabled when you turn 70 for the remainder of your benefit period or 12 months, whichever is less.

Recurrent Disability - Pays when disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period.

Concurrent Disability - Pays one monthly benefit when disabled due to more than one cause. Being disabled due to more than one cause will not extend the time benefits are paid.

*i The example shown may vary from the plan your employer is offering. Your individual experience may also vary. Please see pages 2a and 2b for your plan details.

2 Up to $35,000 annual salary; 45% for annual salaries over $35,000.
Waiver of Premium - Pays the premium after monthly disability benefits are payable for 90 days in a row, for as long as monthly benefits are payable.

POLICY BENEFIT REDUCTION
Monthly Benefit Reduction for Workers’ Compensation - Monthly benefits are reduced by the total benefits you receive under State or Federal Workers’ Compensation or occupational disease law. The amount of the reduction is the smaller of: 50% of the monthly benefit; or the total amount of any State or Federal Workers’ Compensation or occupational disease law you receive.

POLICY SPECIFICATIONS
Please read your policy carefully. This section explains some specifics of the policy.

Pre-Existing Condition Limitation - We do not pay benefits under the policy for loss incurred or disability that starts within 12 months of the effective date, if caused by a pre-existing condition, unless the condition: was disclosed without material misrepresentation in the application; and is not excluded by name or specific description.

Policy Limitations and Exclusions - We do not pay benefits for: any act of war, participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries or attempted suicide; commission or attempt of a felony; being engaged in an illegal occupation; being under the influence of alcohol, narcotics or drugs unless taken on the advice of a physician; participation in aeronautics except as a fare-paying passenger in a licensed scheduled common carrier; alcoholism or drug addiction; or mental or emotional disorders.

Eligibility/Effective Date/Renewability/Termination - Individual coverage is available for the policy. The policy is guaranteed renewable until age 70, subject to change in premiums by class. The policy terminates at the end of the grace period or your 70th birthday.

DEFINITIONS
Total Disability - When, due to sickness or an injury, you are under the regular care and attendance of a physician and unable to perform the substantial and material duties of your own occupation.

Own Occupation - Your occupation when a total disability period begins; if you’re unemployed at that time, it means any gainful occupation for which you’re suited by education, training, or experience.

Pre-Existing Condition - A condition not disclosed in the application for which medical advice or treatment was recommended or received from a physician within the 12-month period prior to the effective date of coverage.

Nine out of 10 deaths and nearly three-fourths of the disabling injuries suffered by workers occurred off the job.¹

Some things can’t be marked on the calendar

Like the day an accidental injury or sickness leaves you disabled. You cannot predict the day an injury or sickness will occur, but you can be financially prepared.

Thinking ahead
Undergoing a period of disability can present a great financial challenge. Often, it means the loss of an income for a period of time; that’s where we can help. Our disability coverage will add that extra peace of mind by providing a monthly cash benefit that can help you pay your bills, your mortgage, or any other day-to-day living expense you may have, until you get back on your feet. Stay ahead of life’s calendar!

90% of individuals asked say they value their ability to earn an income, but almost 40% said they haven’t thought about how they would protect this all-important financial resource.4

Our disability insurance can help you cover expenses if the unexpected happens. It is never too early to prepare for the future.

This material is valid as long as information remains current, but in no event later than January 15, 2015. Disability Income benefits provided by policy DI5WNY.

This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. The policy sets forth, in detail, the rights and obligations of both the insured and the insurance company. Policies issued by Allstate Life Insurance Company of New York.

This brochure is for use in NY
disability
Listed below are benefits amounts associated with the benefits described in the brochure.

<table>
<thead>
<tr>
<th>DISABILITY BENEFITS</th>
<th>Basic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Disability</td>
<td>✓</td>
</tr>
<tr>
<td>Partial Disability (pays 50%)</td>
<td>✓</td>
</tr>
<tr>
<td>Pregnancy</td>
<td>✓</td>
</tr>
<tr>
<td>Monthly Benefit When You Attain Age 70</td>
<td>✓</td>
</tr>
<tr>
<td>Recurrent Disability</td>
<td>✓</td>
</tr>
<tr>
<td>Concurrent Disability</td>
<td>✓</td>
</tr>
<tr>
<td>Waiver of Premium</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>POLICY BENEFIT REDUCTION</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Benefit Reduction for Workers’ Compensation and/or Railroad Retirement*</td>
<td>✓</td>
</tr>
</tbody>
</table>

 Listed to the left are benefit amounts associated with the benefits described in the brochure.

* Reduction amt. is the smaller of 50% of benefit amount or the total Workers Compensation you receive if less

protection when it is needed the most
Close to 9 out of 10 injuries (87.5%) occur out of work and would not be covered by Workers’ Compensation. Workers’ Compensation is a “no-fault” insurance system mandated by states, which pays medical care, lost income, and permanent disability when a worker is injured on-the-job.

If most injuries occur off-the-job, would you have the funds to help cover your bills, pay your mortgage, or continue your child’s education?

Unintentional Disabling Injuries by Class

The graph to the right shows where injuries are likely to occur and by what percentage.

- 7.8% in Motor-Vehicle (non-work)
- 0.4% at Work Motor-Vehicle (duplication)
- 12.1% at Work (non-motor vehicle)
- 28.8% in Public
- 51.0% at Home