

"I want a financial company I can COUNT ON."

With more than 75 years of experience, the Allstate family of companies has a strong tradition of being there when people need us.

Today we offer innovative solutions and professional assistance to help you protect your family and achieve your lifelong dreams. With Allstate, you can feel better protected and more in control of your future than ever before.

Is your financial security in Good Hands®?



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your family

How much life insurance do you need?



"I love my family. I want to help make their FUTURE BRIGHT."

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Having some life insurance isn't always enough.

A recent survey reveals that most people don't have enough life insurance to help protect their family's lifestyle. To see what your family may need, fill out the enclosed worksheet. You may be surprised to learn how much your family really depends on you for their way of life.

myth vs. reality

"I'm covered by my policy through work."

Employer-sponsored life insurance policies typically aren't very large and don't follow you to your new job. If you only count on this policy, you may not have adequate protection.

"I can't afford to get life insurance right now."

Term life insurance, which is life insurance purchased for a period of time, is very affordable for many people.

"Life insurance is only for people with kids."

Not necessarily. If you pass away, you could burden your family with your unpaid debt or funeral expenses. Life insurance can be a big help for loved ones who are left behind.



Step 1: How much does it cost your family to live?

a. debt repayment

Mortgage balance	\$	_____
Auto loans	\$	_____
Home equity loan	\$	_____
Credit card balances	\$	_____
Other	\$	_____
Amount needed	\$	_____

b. necessities

Estimated annual amount for rent, home maintenance, food, clothing and utilities, etc. ¹	\$	_____
_____ x _____ = \$		_____
Annual amount	Number of years you wish to cover	Amount needed

c. children/dependent expenses

Estimated annual amount for care of child's/dependent's living and medical expenses	\$	_____
_____ x _____ = \$		_____
Annual amount	Number of years to continue support	Total
_____ x _____ = \$		_____
Total cost of education ²	Number of children	Total
Amount needed		\$ _____

¹ Estimate 4-6 months of your annual income.

² As an estimate, the average annual cost of tuition, fees, room and board for a four-year, in-state public university is approximately \$12,841 and \$27,677 for a private college. Source: College Cost Calculator, CollegeBoard.com, 2006.

Step 1 continued

d. emergency fund

Estimated home and auto repairs and medical emergencies ³	\$	_____
Amount needed	\$	_____

e. final expenses

Estimated final medical and hospital costs, funeral costs, attorney fees and other costs ³	\$	_____
Amount needed	\$	_____

Step 2: What do you have?

Current life insurance (including group life policy)	\$	_____
Cash and savings accounts	\$	_____
Other liquid assets	\$	_____
Step 2 total	\$	_____

Step 3: How much life insurance might you need?

_____ - _____ = \$		_____
Total from Step 1	Total from Step 2	Potential life insurance needed³

Protect your family's financial security. call your allstate agency today for a life insurance review.

³ This amount is only an estimate and may vary depending on individual circumstances.