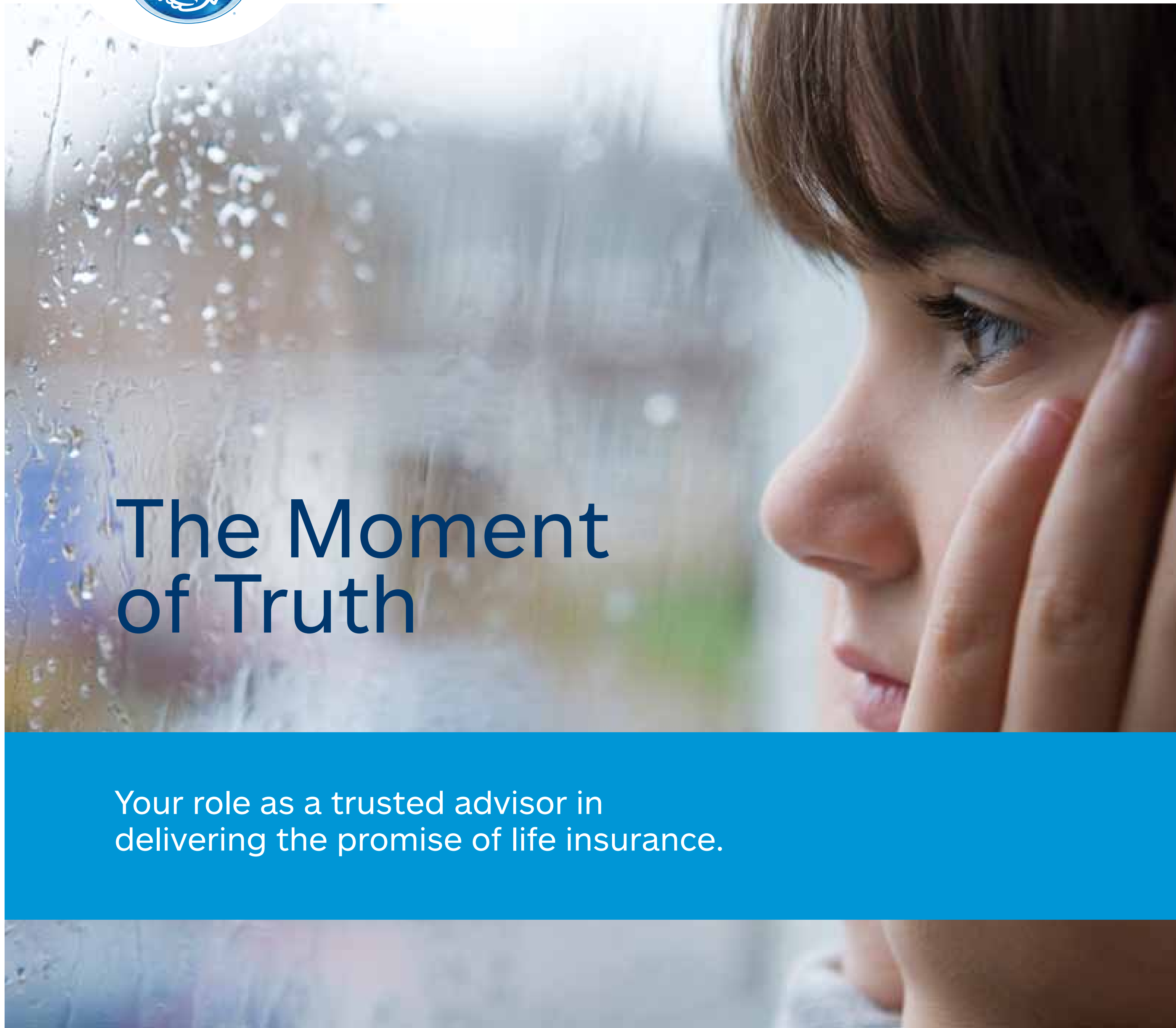
LIFE INSURANCE



The Moment of Truth

Your role as a trusted advisor in delivering the promise of life insurance.

Allstate. You're in good hands.

Auto
Home
Life
Retirement

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When a loved one dies, it's a highly emotional and challenging time for survivors.

Final arrangements, finances, family issues... it can be overwhelming.

As an Allstate agency, you can be there for beneficiaries and their families during the moment of truth: a time when your personal focus on delivering the promise of life insurance can make a big difference in their worlds.

Whether the claim is $15,000 or $500,000, delivering on the promise of life insurance is one of the most important things you can do in your role as a trusted advisor. Providing your professional assistance with genuine compassion at the moment of truth helps beneficiaries stay on track for the good life, while your agency builds lasting relationships.

"The Allstate Agent handled everything – he went over paperwork with me, which was a very good thing because I wasn't always thinking properly at the time."

"If I were to get any insurance in the future, it would be through Allstate."

— Actual beneficiary quotes

Deliver the Promise—Personally

Allstate life insurance and annuity claims total more than $2 billion each year. This represents thousands of chances for Allstate agencies to help people through a critical life event.

During this time of emotional upheaval, claimants may be unable to think clearly or have difficulty making decisions, especially when it comes to filing claims and allocating assets. Showing up in person to deliver life insurance proceeds and help with other financial issues can help protect beneficiaries from additional stress and unwise, emotionally-driven decisions.

Use Proven Best Practices

Being responsive, compassionate and proactively communicating with the beneficiary will help ease the life insurance claims process for beneficiaries. Utilize these best practices to guide your interaction with the family.

Learning of the death

Upon learning of the death of one of your customers:

- Send a sympathy card to the beneficiary. Sympathy cards are included in the Moment of Truth kit and more can be ordered on MOD.
- If the notice came from the family, contact the Allstate Life Claims Department to report the death and begin the claims process.
- If the notice came from the Allstate Life Claims Department, contact the beneficiary within 24 hours to offer assistance in filing the claim.

With the support of the Allstate Life Claims team, you can feel confident helping beneficiaries and their families during the moment of truth

Upon contacting the beneficiary

- Immediately schedule a time to meet with the beneficiary in person, if possible, or to talk by phone.
- Use this meeting or call to assist in filling out claims forms and advise on how to handle the proceeds.
- Ask for the beneficiary's email address if it is not already in your claims record so you can keep in contact throughout the process.
- Offer to assist with other financial matters which the beneficiary may need, even if it is not related to their Allstate life insurance policy.
- Ask if the beneficiary needs proceeds split for distribution to funeral homes, or other special allocations.
- Offer to set up an Allstate Advantage account for temporary protection of the proceeds and quick access to funds as well as the following benefits:
  - Easy, automatic deposit (just be sure to check the box on the claim form)
  - Funds available immediately
  - Protection from creditors
  - Name of beneficiary is on the account
  - Pays interest
  - Convenience of writing checks on demand

Continuously update the beneficiary

- As the claims process moves forward, communicate regularly with the beneficiary on the status of the claim and ask if they have any other questions or concerns.
- You or a member of your staff should personally reach out to the beneficiary to give an update. While a phone call is preferred, ask if an email would also be helpful to document the update information.
- Ask if your beneficiary has any additional questions or if any further assistance is needed, even outside of this claims process.

Delivering the claims proceeds

- Always strive to deliver claim proceeds in person.
- If geographic issues bar you from being there in person, you can contact the Allstate Life Claims Department to find a “Moment of Truth” Specialist in the beneficiary’s area.
- When delivering the claim, make it as convenient as possible for the beneficiary. Offer to meet at their home or work, or any other location that is convenient.

Follow up

Continue your relationship with beneficiaries to help them properly protect themselves, their families, and their futures in their new situation:

- Offer to contact each beneficiary at an appropriate time to review all the options to protect the proceeds.
- When things settle down for each beneficiary, tactfully ask if help is needed with life insurance for juveniles, paying off debt, 529k plans for young family members’ college funds, consolidating mutual funds, rolling over 401(k)s, etc.

Additional Agency Support

For more support on the death benefit delivery process please contact the Allstate Life Claims team at 1-800-366-3495.

Additional resources are available at www.accessallstate.com/isell.

Delivering on the promise of life insurance can make a big difference in the world of the beneficiary