



We get small businesses.
We run one too.



Is your business
in good hands?[®]
Protect the financial future of your
family and your small business



Life insurance offered through Allstate Life Ins. Co. & Allstate Assurance Co., 3075 Sanders Rd, Northbrook IL 60062; Lincoln Benefit Life Co., 1221 N St. Ste 200, Lincoln NE 68508; American Heritage Life Ins. Co., 1776 American Heritage Life Dr., Jacksonville FL 32224. In New York, life insurance offered through Allstate Life Insurance Company of New York, Hauppauge NY.

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), the underwriting company and a subsidiary of The Allstate Corporation.

Allstate Business Insurance coverages are subject to state availability and qualifications. Some products and solutions provided by third parties not affiliated with Allstate. To learn more, please contact your Allstate Agent.

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Help to protect your business is close at hand

Allstate agency owners understand your business challenges because, like you, we are neighborhood small-business owners. Our nearby Allstate agency can provide you with comprehensive resources enjoyed by larger businesses: risk management solutions tailored to your small business.

You get valuable tools typically offered only through high-priced business consultants. With Allstate, planning and consultation is all provided at no charge to you.

Allstate brings complete protection solutions — specific to your unique needs

Your Allstate agency can provide planning that's personalized for you, your small business, and even your family.

- Business owner insurance
- Business auto insurance
- Commercial liability insurance
- Employee benefits planning
- Voluntary health insurance and income protection
- Employee succession planning
- Life insurance solutions
- Retirement solutions

Allstate agencies have specialized personnel who receive industry-leading training in risk assessment, risk management, and protection planning for small businesses. Today, Allstate agencies support more than 10,000 small businesses across the US.



Your local Allstate agency can
develop innovative solutions
personalized for you.

A Wide Range of Specialized Expertise, All in One Place

Allstate Business Insurance

As a division of Allstate Insurance Company, Allstate Business Insurance (ABI) provides tools to protect your business in every stage.

Allstate agencies that are commercial certified are prepared to help with commercial business owner insurance, liability insurance, umbrella coverage, and more.

And beyond insurance, your Allstate agency can pull together the big picture with important information and resources to expand your knowledge and keep your business growing, including:

- Financing and funds acquisition
- Navigating government regulations
- Understanding healthcare reform
- Improving technology
- Building the best team
- Attracting new customers

Allstate Benefits

Allstate Benefit is a division of Allstate focused on supplemental health insurance and voluntary benefits. With Allstate Benefits, employees can protect their savings from a major health event, accident or life event. Our coverage allows customers to take control of their illness or injury and not the other way around.

An excellent way to improve employee retention and help control business and personal health insurance costs, is to enroll in one or more of our voluntary products. These products can help cover some of the out-of-pocket medical costs not covered by traditional insurance. They also compliment health plans by offering unforeseen or unexpected costs, whether related to an illness, accident or hospital stay.

OUR VOLUNTARY BENEFITS INCLUDE:

- Disability Insurance
- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Long-term Care Insurance
- Supplemental Health Options Plan

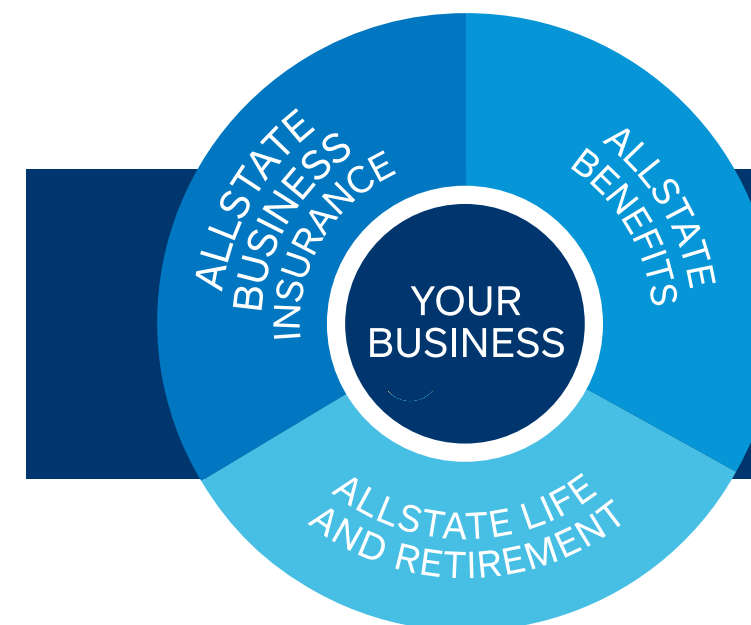
Allstate Life and Retirement

Life insurance is one of the best ways to ensure that a business can continue if something happens to you or any of your business partners. Your Allstate agency can help provide security for your small business with customized ways to make sure your business has the best chance to recover and continue to thrive.

With Allstate Life and Retirement solutions, your Allstate agency can help develop a range of risk management strategies and contingency plans, including:

- Key employee coverage
- Life insurance
- Business succession
- Buy/Sell strategies
- Family business transfers
- Retirement planning
- Estate planning

Allstate also offers the unique financial expertise of our Advanced Solutions Group – experienced professionals who offer well-researched solutions and plans to help optimize business owner financial goals and estate planning – all at no charge.



Is your business in good hands?[®] It can be, when you learn more about Allstate Business Insurance, Allstate Benefits, and Allstate Life and Retirement by visiting www.allstate.com.

A photograph showing two men in an office environment. One man, younger with dark hair, is seated at a desk and looking down at a document. The other man, older with grey hair, is standing behind him, leaning over and pointing at the document. They appear to be in a collaborative meeting. The desk has a ruler, a pen, and some papers. In the background, there are office shelves with binders.

Be Sure You're Managing all your Small Business Risks

Take advantage of Allstate's expertise to help secure your financial future

- Allstate Business Insurance
- Allstate Benefits
- Allstate Life and Retirement

Allstate experts can help you reduce business risks by providing small business consultation specific to your industry.

Talk to us today about how to create a secure financial future for your business, your employees, and your family. Get a free protection review and proposal for your small business today.

To learn more about protecting your family and your small business, contact your local Allstate agent or visit www.allstate.com today!



The Big Picture for your Small Business

It takes more than insurance alone

Small business owners face many of the same challenges as large corporations. Dealing with an uncertain economy. Limited resources. And balancing your 'work family' and personal family.

But there are also unique challenges in running a smaller company. Wearing multiple hats. Limited specialized expertise inside your organization. Running the day-to-day business, while keeping a flow of new customers.

By its very nature, your small business is exposed to substantial risk every day. Do you feel you have it well managed? Think about your employee retention and security, protecting your business revenues, your unique value to the business, succession planning, and your personal family needs and retirement goals.