

Voluntary Group Whole Life Insurance and Term to Age 100 Life Insurance: A Secure Future for Your Employees

Providing Financial Security For Your Team

At GuideStone®, we understand the pivotal role you play in caring for the well-being of your employees. That's why we're excited to introduce Group Whole Life Insurance and Term to Age 100 Life Insurance, two powerful tools that offer lifelong protection and peace of mind. Learn what they are, why it's beneficial for your employees and how to integrate them into your benefit offerings.

Group Whole Life Insurance And Term To Age 100 Life Insurance: What Are They?

- ▶ **Group Whole Life Insurance** offers lifelong coverage and combines a death benefit with a cash value component. This cash value grows over time, providing a valuable financial resource that can be accessed for various needs, making it a versatile and stable financial instrument. Additionally, with the accelerated death benefit for long-term care, there is an option to accelerate a portion of the death benefit to cover qualifying long-term care expenses.
- ▶ **Term to Age 100 Life Insurance** provides affordable coverage options with premiums guaranteed to age 100. This reliable choice for long-term financial security provides a death benefit for your loved ones without having to worry about premium increases over the life of the policy.

Your employees will have the opportunity to purchase Group Whole Life Insurance¹ or Term to Age 100 Life Insurance¹ coverage for themselves², their spouse³ and their children.

¹These Allstate® Benefits insurance products are provided by American Heritage Life Insurance Company and are offered as part of GuideStone Financial Resources' benefits program.

²Employees must work 20 or more hours per week to be eligible for these benefits.

³Spouse is limited to a person of the opposite biological sex to whom the member is married by a religious or civil ceremony. GuideStone plans do not recognize common-law marriage, domestic partnerships or civil unions.



Benefits To Your Employees And Your Ministry

Employee Benefits	Ministry Benefits
<p>Lifelong Protection: Group Whole Life and Term to Age 100 Life Insurance offer lifelong coverage for your employees, ensuring they and their loved ones are always safeguarded.</p> <p>Protection for Loved Ones: In the event of an employee's passing, their loved ones receive financial help with expenses like mortgage payments, education and everyday living costs.</p> <p>Tax Advantages: The death benefit is typically paid income tax-free to beneficiaries, maximizing financial relief when they need it most.</p> <p>Cash Value Growth (Group Whole Life Insurance Only): The cash value of Group Whole Life Insurance grows tax-deferred⁴ and can serve as an additional savings vehicle.</p> <p>Long-term Care (Group Whole Life Insurance Only): If an employee or their covered family member is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, they can claim 4% of the death benefit for 25 months after a 90-day elimination period.</p>	<p>Enhanced Benefits Package: Distinguish your ministry by offering a comprehensive benefits package with a valuable financial planning tool.</p> <p>Retain and Attract Employees: Attract top talent and retain valuable employees by providing benefits that demonstrate genuine care for their long-term security.</p> <p>Increase Employee Financial Well-being and Peace of Mind: Help employees and their families achieve greater financial stability and security, fostering a healthier and more productive work environment.</p>

⁴Access to cash values through borrowing will reduce the policy's cash value and death benefit and may result in a tax liability if the policy terminates before the death of the insured. GuideStone and its representatives are not authorized to give tax or legal advice. Please consult with a qualified tax advisor for specific information.



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