

Direct Mail and Email Campaign Details

Click the campaign to be redirected to the creative or details

<i>Creatives</i>	<i>Details</i> (Target, Timing, etc.)
<i>Prospecting</i>	
Auto/Home Prospecting	Auto/Home Prospecting
Auto Prospecting	Auto Prospecting
Condo Prospecting	Condo Prospecting
Motorcycle Prospecting	Motorcycle Prospecting
Boat Prospecting	Boat Prospecting
Renters Prospecting	Renters Prospecting
Centralized Auto First Quote	Centralized Auto First Quote
Centralized Home First Quote	Centralized Home First Quote
Centralized Auto ReQuote	Centralized Auto ReQuote
Centralized Home ReQuote	Centralized Home ReQuote
I'm in the Neighborhood	I'm in the Neighborhood
<i>Cross-Sell</i>	
<i>Life Cross-Sell</i>	<i>Life Cross-Sell</i>
<i>Retirement Cross-Sell</i>	<i>Retirement Cross-Sell</i>
<i>College Planning Cross-Sell</i>	<i>College Planning Cross-Sell</i>
<i>Long-Term Care Cross-Sell</i>	<i>Long-Term Care Cross-Sell</i>
<i>Financial Matters</i>	<i>Financial Matters</i>
<i>Retention & Loyalty</i>	
<i>New Household Referral Mailer</i>	<i>New Household Referral Mailer</i>
<i>Financial Markets Insights</i>	<i>Financial Markets Insights</i>
<i>Local Presence</i>	
<i>Prevention Awareness Emails</i>	<i>Prevention Awareness Emails</i>

Auto/Home Prospecting Available CW to House & Home States Your Home FRONT

000001 0207 D12770000 G1 IO APHYXH2XAX BPW007 00724

Sample Sample
Your Home - Feb 2016
123 Anystreet
Anytown NC 12345

Call to get started today:

Jonathan Agent
(999) 999-9999

How Well Does Your Home Insurance Protect 123 Anystreet ?

Dear Sample Sample,

Your home is your biggest investment, so it's smart to make sure you have the right coverage. That's why I'd like to show you the advantages of working with my Allstate agency.

1. I know this area and its homes.

I'm right around the corner and have the knowledge and experience to help you choose the best options for your home and neighborhood.

2. I'll find coverage that fits your needs and budget.

I'll help you select coverages to meet the unique features of your home and stay within your price range. Plus, I'll help you make sure you get all the discounts available to you.

3. I'm at your service — now and as your needs change.

As your Allstate Agent, I'm here to help. You can count on my experience and responsive service any time you have a question. And as your life unfolds, I'll be here to help you make sure your protection keeps up.

Let us show you how much more you can get with an Allstate Agent. We can even help take care of the paperwork to switch your policy. Don't wait — get your FREE quote today.

Sincerely,



Jonathan Agent
Exclusive Agent
(999) 999-9999 or (123) 456-7890
Agent Street
Wendell, NC 12345
sampleagent@allstate.com

P.S. **Bundle and save with Allstate:** Put all your policies in one place to simplify your life and save money, too!



D12770

**Get your FREE quote today.
My agency is near by and ready to help.**

Jonathan Agent
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com

Agent Street
Wendell, NC 12345



Call for your FREE personal quote:
(999) 999-9999

000012 0207 D12766000 G1 IO APGHXHHXAX BPL010 00724
Sample Sample
Greenhouse House and Home - Feb 2016
123 Anystreet
Anytown AZ 12345

SAVINGS NOW. SAVINGS LATER. PROTECTION ALWAYS.

Dear Sample Sample:

With Allstate House & Home® Insurance, you'll enjoy discounts right away. Even better, you can choose innovative features that offer more savings if you don't have claims and protection for your rates if you do:

Earn a discount when you come to us claim-free

Save on renewal premiums every year you don't have a claim

Keep your rate from going up — just because you have a claim*

Plus, Allstate House & Home® insurance is flexible so you can choose the coverage you need, and can save you even more.

Discover the difference an Allstate Agent can make.

Let me show you how to get a great price on coverage from an Allstate Agent that gives you more. I know the Anytown area and I will work with you to help find coverage with all the discounts you're entitled to get. And as an Allstate Agent, I am here to help — now and as your needs change down the road.

Whether you're a first-time buyer or a seasoned homeowner, take a few minutes to see how much better you can do with Allstate. **Call us at (999) 999-9999 for your FREE quote today.**

Sincerely,

Jonathan Agent
Exclusive Agent
(999) 999-9999 or (123) 456-7890
Agent Street
Agent City AZ, 12345
sampleagent@allstate.com

P.S. Start saving right away with our welcome discount of up to 10%. Ask us about it when you call for your FREE Allstate House & Home Insurance quote.

**SAVE BIG
WITH ALLSTATE
DISCOUNTS**
See examples on back >

**BUNDLE AND SAVE
EVEN MORE**

 +  = **SAVINGS**



Call us at **(999) 999-9999** for your FREE Allstate House & Home® insurance quote today. My agency is near by and always ready to help.

**Auto/Home Prospecting
Available CW
Greenhouse H&H FRONT**



Auto/Home Prospecting
Available CW
Greenhouse H&H BACK

ALLSTATE IS ALL ABOUT GIVING YOU MORE.

Money-saving discounts

- Multi-policy discount up to 25%
- Welcome discount up to 10%
- Safety device discount up to 5%
- And many more — ask me about more Allstate discounts when you call for your FREE quote.

FREE home tips and advice[†]

Whether you're a first-time buyer or a seasoned homeowner, we can help keep your place in great shape.



Allstate GoodHome

Uncover potential risks and find ways to better protect your home.



Your Welcome Home Package

Time and money-saving ways to help you get settled in your new place.



Your Floor to Ceiling tips

Maintenance and repair tips, decorating ideas and much more.

Personal, service expert

As your life unfolds, your insurance needs may change too — and having your own Allstate Agent can really help.

Whenever you have a question, I'll offer you prompt, personal attention and the experience to take care of your insurance needs.

Call Jonathan Agent
at (999) 999-9999 for your **FREE QUOTE** today.

Insurance and discounts subject to terms, conditions and availability. Savings vary.

* NOT AVAILABLE IN EVERY STATE. Features are optional. Savings vary. Claim RateGuard[®] applies to one claim every 5 years. Subject to terms and conditions, availability, and qualification.

† https://goodlife.allstate.com/goodhome/?intcid=ILC-GHN-160201:MyPerks_GoodHomeTool

Allstate Vehicle and Property Insurance Company and its affiliates; 2775 Sanders Road, Northbrook IL, 60062.

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Auto/Home Prospecting Available CW to House & Home States Home Sweet Savings FRONT

000001 0207 D12188000 G1 IO APWEWHHXAX BPW005 00724

Sample Sample
Home Sweet Savings - Feb 2017
123 Anystreet
Anytown GA 12345

Homeowners who switched to
Allstate saved an average of

\$309 a year*

Sample, see how much you can save

Dear Sample,

You'll feel right at home when you switch to Allstate for your homeowners insurance.

As your local Allstate Agent, I know the common claims in the neighborhood and have the experience to help you customize a policy that will help you protect your home, your personal belongings and your budget.

Homeowners who switched **saved an average of \$309 a year.*** In addition to built-in savings, you may be able to add features like our **Claim RateGuard^{®***}** to help keep your rate from going up just because of a claim. Plus, with our **Claim-Free Rewards^{**}**, save when you switch to Allstate claim free, and every year you stay that way. Only Allstate offers both of these money-saving features.

You'll have 24/7 access to tools, resources and advice to help you ensure your home is protected inside and out. And I'll help you understand your options and all of the discounts you qualify for. You'll only pay for the coverage you select to keep your home protected.

Get protection worth coming home to – get a homeowners insurance quote today. Call me at **(999) 999-9999**.

Sincerely,



Jonathan Agent
Exclusive Agent
(999) 999-9999
(123) 456-7890
Agent Street
Agent City, GA 12345
sampleagent@allstate.com

P.S. Call me today and see how much you could save by switching to Allstate.

Bring home more savings with Allstate House and Home[®] Insurance

Homeowner:

Sample Sample

Address:

123 Anystreet
Anytown, GA 12345

Discounts:

Multiple Policy Discount: 25%
Welcome Discount: 10%
Plus more

Optional Policy Features:**

Claim RateGuard[®]
Claim-Free Rewards

Average yearly savings:

\$309 a year*



Call me today
(999) 999-9999



MORE REASONS TO SWITCH TO ALLSTATE



More discounts

With everything from **Welcome discounts** to **claim free** and **Multi-policy discounts**, I can help you maximize your home insurance savings. We even have discounts for smoke-free homes, homes with hail-resistant roofs and more.



More with our mobile apps

You're always on the go, and now, so is your insurance. **AllstateSM Mobile** features **MyHomeSM** for instant access to your insurance information and the ability to file a claim anytime and anywhere. **Visit allstate.com** to learn more and download your free apps today.



More tools

For me, it's about more than just saving you money. It's about making your life easier with tools like our **Maintenance Reminder** to help you prevent costly repairs. Or our **Digital Locker[®]** that lets you create an inventory of your home's items and store it securely in the cloud.

Sample, for the customer coverage, benefits and personal service you deserve, come on over to our place – switch to Allstate.

Call me and quote today – homeowners who switched saved an average of \$309 a year.*

(999) 999-9999



**Auto/Home Prospecting
Available CW to House & Home States
Home Sweet Savings BACK**

Subject to terms, conditions and availability. Savings vary.

*National average annual savings based on countrywide information reported by new Allstate Homeowners customer for policies written in 2013.

**Claim-Free Rewards and Claim RateGuard[®] are optional features and not available in OK. In NY, Claim-Free Rewards is applied as a discount to your next renewal bill provided no claims made during the preceding annual policy period. In MI, Claim-Free Rewards is called Preferred Homeowners. Savings will vary. Claim RateGuard[®] feature applies to one claim every five years.

If you no longer wish to receive mail solicitations from Allstate, please call 1-866-584-2409.

Allstate Vehicle and Property Insurance Company, 2775 Sanders Road, Northbrook, IL 60062.

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D12188

Auto/Home Prospecting & Auto Prospecting
Available CW
Seabreeze FRONT

000001 0207 D12710000 G1 IO APBZXCWXAX BPL008 00724
 Sample Sample
 Seabreeze CW - Feb 2017
 123 Anystreet
 Anytown PA 12345

SAVE MONEY
MOVING
FORWARD.

Sample:

Nearly 7 out of 10 drivers who switched to Allstate saved.*

Call me at (999) 999-9999 for a FREE auto quote.

Dear Sample Sample:

When you call me for your FREE auto quote, there's a good chance you can lower your premium.

And with Allstate, you'll get personal, local service. As an Allstate Agent in your area, I can answer your questions and help you find coverage that meets your needs and budget. I'll also make sure you get Allstate discounts available, to save you even more.

Count on Allstate to keep you moving forward.

In addition to quality protection, Allstate gives you innovative features that make life simpler and more rewarding, including:

Allstate App[†] — Our free app that gives you access to your proof of insurance* and policy, and helps you manage the claim process.

Drivewise[®] — Earn rewards for your everyday safe driving.

I'll show you how much you could save, and how much more you get, with Allstate. I'll even make it easy to switch. Call me today at **(999) 999-9999** for your free quote.

Sincerely,



Jonathan Agent, LUTCF, FSCP
 Exclusive Agent

Save even more with Allstate Discounts.**

Ask me about these when you call:

- **Bundle auto and home** for more savings
- **Early Signing** — up to 17% when you sign policy 7 days before it becomes effective
- **Full Pay**
- **and many more**



P.S. Sample, see what you could save with Allstate. You don't have to wait until your current policy expires to start saving with Allstate. **Call (999) 999-9999 today.**

To get your FREE auto insurance quote, call (999) 999-9999 or visit my office:

Jonathan Agent
 Agent Street
 Agent City, PA 12345



* Savings based on national customer reported data for new policies written in 2014.

** Discounts subject to terms, conditions and availability, and vary by state.

† Digital ID cards not accepted as proof of insurance in every state.

If you no longer wish to receive mail solicitations from Allstate, please call (866) 584-2409.

Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Vehicle and Property Insurance Company and their affiliates: 2775 Sanders Rd., Northbrook IL 60062.

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Sample,
See how much you can save with Allstate.
(999) 999-9999

000001 0207 D12694000 G1 IO APK5XCWXAX BPL011 00724

Sample Sample
Kermit SAQ - Feb 2017
123 Anystreet
Anytown ME 12345



Jonathan Agent

QUALITY ALLSTATE PROTECTION COSTS LESS THAN YOU MAY THINK.

Dear Sample Sample:

Take a few moments to get a FREE quote and I think you'll find that you can save money on quality coverage. **The fact is, nearly 7 out of 10 drivers who switched to Allstate save money — an average of \$446 per year.***

CALL ME FOR YOUR FREE INSURANCE QUOTE.

I'll work with you to find coverage that meets your needs and budget. To give you an idea of how much you can save with Allstate, I took a typical customer profile (45 year-old married male from Anytown, Maine, 2014 Subaru Impreza 2.0I Limited**) and applied the discounts below to create a sample quote for you.

Your Sample Quote:	
6 Month Coverage on a 2014 Subaru Impreza 2.0I Limited	
COVERAGE	LIMITS
Bodily Injury	\$50K/\$100K
Property Damage	\$50K
Medical Payment	\$10K
Collision Deductible	\$500
Comprehensive Deductible	\$500
Uninsured/Underinsured Motorist	\$50K/\$100K
Rental Reimbursement	\$30 per day
TOTAL 6 MO. POLICY PREMIUM	\$220.00
MONTHLY PAYMENT	\$36.67

- Discounts Applied:**
- Early Signing
 - Passive Restraint
 - Allstate® Easy Pay Plan
 - Anti-Lock Brake
 - Safe Driving Club®
 - Preferred Package
 - Multiple Policy
 - Homeowner
 - Responsible Payer
 - FullPay®
 - eSmart®
 - Electronic Stability Control

As you can see, you may be able to save money and be better protected with Allstate. My number one priority is to help you understand all your options, so you can choose the protection that's right for you. As an Allstate Agent in Agent City, I'm always here to answer questions and help make sure you and your family are in Good Hands® now — and down the road. **See what the personal service of an Allstate Agent can do for you. Call me today at (999) 999-9999.**

At your service,



Jonathan Agent
Exclusive Agent
(999) 999-9999 or (123) 456-7890
Agent Street
Agent City ME, 12345
sampleagent@allstate.com

**Auto First Quote
Available CW
Kermit SAQ FRONT**

P.S. Here's more good news — you don't have to wait until your current policy expires to start saving with Allstate. **Call me today at (999) 999-9999 to get started.**





Sample,
See how much you can save with Allstate.
(999) 999-9999

000002 0207 D11944000 G1 IO AP5HXCWXAX BPL001 00724

Sample Sample
Happy SAQ CW - Feb 2017
123 Anystreet
Anytown RI 12345



Jonathan Agent

Quality Allstate protection costs less than you may think.

Dear Sample Sample:

Take a few moments to get a FREE quote and I think you'll find that you can save money on quality coverage. **The fact is, nearly 7 out of 10 drivers who switched to Allstate save money — an average of \$446 per year.***

CALL ME FOR YOUR FREE INSURANCE QUOTE.

I'll work with you to find coverage that meets your needs and budget. To give you an idea of how much you can save with Allstate, I took a typical customer profile (45 year-old married male from Anytown, Rhode Island, 2014 Subaru Impreza 2.0i Limited**) and applied the discounts below to create a sample quote for you.

Discounts Applied:

- Early Signing
- Passive Restraint
- Allstate® Easy Pay Plan
- Anti-Lock Brake
- Safe Driving Club®
- Multiple Policy
- Responsible Payer
- FullPay®
- eSmart®
- Electronic Stability Control
- Homeowner

Your Sample Quote:

6 Month Coverage on a 2014 Subaru Impreza 2.0i Limited

COVERAGE	LIMITS
Bodily Injury	\$50K/\$100K
Property Damage	\$50K
Medical Payment	\$10K
Collision Deductible	\$500
Comprehensive Deductible	\$500
Uninsured/Underinsured Motorist	\$50K/\$100K
Rental Reimbursement	\$30 per day
TOTAL 6 MO. POLICY PREMIUM	\$532.00
MONTHLY PAYMENT	\$88.67

As you can see, you may be able to save money and be better protected with Allstate. My number one priority is to help you understand all your options, so you can choose the protection that's right for you. As an Allstate Agent in Agent City, I'm always here to answer questions and help make sure you and your family are in Good Hands® now — and down the road. **See what the personal service of an Allstate Agent can do for you. Call me today at (999) 999-9999.**

At your service,

Jonathan Agent
Exclusive Agent
(999) 999-9999 or (123) 456-7890
sampleagent@allstate.com

**Auto First Quote
Available CW
Happy SAQ FRONT**



P.S. Here's more good news — you don't have to wait until your current policy expires to start saving with Allstate. **Call me today at (999) 999-9999 to get started.**

000001 0207 D11944000 G1 IO APESXCWXAX BPL003 00724

Sample Sample
Spanish Happy SAQ - Feb 2017
123 Anystreet
Anytown CA 12345



Jonathan Agent

La protección de calidad de Allstate cuesta menos de lo que piensa.

Estimado(a) Sample Sample:

Tómese unos minutos para obtener un presupuesto SIN CARGO y verá que puede ahorrar dinero en cobertura de calidad. **El hecho es que aproximadamente 7 de cada 10 conductores que se cambiaron a Allstate ahorran dinero, a un promedio de \$446 por año*.**

LLAME PARA OBTENER SU PRESUPUESTO DE SEGURO SIN CARGO.

Trabajaré con usted para encontrar la cobertura que satisfaga sus necesidades y presupuesto. Para darle una idea de lo mucho que puede ahorrar con Allstate, seleccioné un perfil de cliente común (Hombre casado de 40 años de edad de Anytown, California, 2014 Honda Accord LX 4dr**) y le apliqué los descuentos que se enumeran a continuación para crear un presupuesto modelo para usted.

Descuentos Aplicados:

- Buen conductor
- Conductor distinguido
- Varias pólizas
- Dispositivo antirrobo
- Ocupación

Su Presupuesto Modelo:

6 Meses de Cobertura por 2014 Honda Accord LX 4dr

COBERTURA	LÍMITES
Lesiones Corporales	\$50K/\$100K
Daños a la propiedad	\$50,000
Pago médico	\$2,000
Deducible por colisión	\$1,000
Deducible integral	\$500
Conductor sin seguro/con seguro insuficiente	\$50k/\$100k
PRIMA TOTAL DE PÓLIZA POR 6 MESES	\$539.00
PAGO MENSUAL	\$89.83

Como puede ver, es posible ahorrar dinero y estar mejor protegido con Allstate. Mi prioridad número uno es ayudarle a entender todas las opciones para que pueda elegir la protección correcta para usted. Como representante de Allstate en Agent City, estoy siempre dispuesto a responder consultas y asegurarme de ayudarle a que usted y su familia estén en Buenas Manos® ahora... y en el futuro. **Fíjese lo que el servicio personalizado de un Agente de Allstate puede hacer por usted. Llámeme hoy mismo al (999) 999-9999.**

A su servicio,



Jonathan Agent
Exclusive Agent
(999) 999-9999 or (123) 456-7890
Agent Street
Agent City CA 12345
sampleagent@allstate.com
CA License# 999999

**Auto First Quote - Spanish Edition
Available CW
Spanish Happy SAQ FRONT**

P.D. Hay más buenas noticias - usted no tiene que esperar hasta que se venza su póliza actual para comenzar a ahorrar con Allstate. **Llame hoy mismo al (999) 999-9999 para comenzar.**

Las pólizas solo se encuentran disponibles en inglés.

*Los montos de los ahorros se calculan en función de la base nacional de datos de clientes con nuevas pólizas redactado en 2014. Los ahorros reales pueden variar.

**Los montos de las primas que se muestran en la presente se calcularon para una póliza de seis meses y solo tienen carácter ilustrativo. La prima real puede variar conforme a una variedad de factores que pueden incluir, entre otros, la cobertura y el deducible que elijas, los requisitos de elegibilidad, el historial crediticio, el historial de manejo, los descuentos aplicables, el tipo y las características del vehículo, y la cantidad de millas que recorres por año. La cobertura y los descuentos están sujetos a plazos, calificaciones y disponibilidad. Las pólizas de seguro no se ofrecen como paquete. Cada póliza es independiente y tiene sus propias limitaciones y restricciones. La póliza puede hacer referencia a un descuento por firma anticipada como la "Fecha de entrada en vigor a futuro" y este descuento puede aplicarse solo al primer período de la póliza, y disminuirá y desaparecerá con el tiempo, con cada renovación y solo se aplica a los clientes cuyo seguro no formaba parte del grupo de compañías de Allstate.

Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company, y Allstate Northbrook Indemnity Company y sus afiliados: 2775 Sanders Road, Northbrook, IL 60062.

Si no desea recibir más solicitudes por correo de parte de Allstate, por favor llame al (866) 584-2409.

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D11944CWSP





Sample,
See how much you can save with Allstate.
(999) 999-9999



Jonathan Agent

Quality Allstate protection costs less than you may think.

Dear Sample Sample:

Take a few moments to get a FREE quote and I think you'll find that you can save money on quality coverage. **The fact is, nearly 7 out of 10 drivers who switched to Allstate save money — an average of \$446 per year.***

CALL ME FOR YOUR FREE INSURANCE QUOTE.

I'll work with you to find coverage that meets your needs and budget. To give you an idea of how much you can save with Allstate, I took a typical customer profile (40 year-old married male from Anytown, California, 2014 Honda Accord LX 4dr**) and applied the discounts below to create a sample quote for you.

Discounts Applied:

- Good Driver
- Distinguished Driver
- Multiple Policy
- Anti-Theft Device
- Occupation

Your Sample Quote:

6 Month Coverage on a 2014 Honda Accord LX 4dr

COVERAGE	LIMITS
Bodily Injury	\$50K/\$100K
Property Damage	\$50,000
Medical Payment	\$2,000
Collision Deductible	\$1,000
Comprehensive Deductible	\$500
Uninsured/Underinsured Motorist	\$50k/\$100k
TOTAL 6 MO. POLICY PREMIUM	\$539.00
MONTHLY PAYMENT	\$89.83

As you can see, you may be able to save money and be better protected with Allstate. My number one priority is to help you understand all your options, so you can choose the protection that's right for you. As an Allstate Agent in Agent City, I'm always here to answer questions and help make sure you and your family are in Good Hands® now — and down the road. **See what the personal service of an Allstate Agent can do for you. Call me today at (999) 999-9999.**

At your service,

Jonathan Agent
Exclusive Agent
(999) 999-9999 or (123) 456-7890
Agent Street
Agent City CA 12345
sampleagent@allstate.com
CA License# 999999

Auto First Quote - Spanish Edition
Available CW
Spanish Happy SAQ BACK

P.S. Here's more good news — you don't have to wait until your current policy expires to start saving with Allstate. **Call me today at (999) 999-9999 to get started.**

*Savings amounts based on national customer data reported for new policies written in 2014. Actual savings vary.

**Premium amounts shown are for a new six month policy and are for illustration only. Your actual premium will vary depending on a variety of factors that may include but are not necessarily limited to the coverage and deductible you select, eligibility requirements, credit history, driving record, applicable discounts, vehicle type and characteristics, and the number of miles driven annually. Coverage and discounts subject to terms, qualifications and availability. Insurance policies are not packaged. Each policy is separate and has its own limitations and restrictions. Your policy may refer to the early signing discount as the "Future Effective Date" discount, and this discount may apply to first policy period only and will diminish and disappear over time at each renewal and only applies to customers whose insurance was not part of the Allstate group of companies.

Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company, and Allstate Northbrook Indemnity Company and their affiliates: 2775 Sanders Road, Northbrook, IL 60062

If you no longer wish to receive mail solicitations from Allstate, please call (866) 584-2409.

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Home Insurance Estimate

Call me to see how much you can save: (999) 999-9999

Prepared for property at:

123 Mainstreet

Personalized for:

000011 0221D12366000 G1 I4 APHCXCWXAX
Sample Sample
Check Home First Quote - Feb 2017
123 Mainstreet
Anytown AK 12345

Estimated monthly payment:

\$77



Dear Sample,

It's worth a few minutes of your time to get a FREE home coverage quote with Allstate. As an Agent City Allstate Agent, I know the area and can offer you insurance advice based on my experience. To get started, here is a quote based on publicly available information specific to your home.

**ESTIMATED
MONTHLY
PAYMENT**

\$ 77

NOTE: Eligible Allstate discounts may lower this payment.

Total Estimated Annual Premium \$920.81

Coverage	Coverage Limits
Dwelling	\$343,686.00
Other Structures	\$68,738.00
Personal Property	\$257,765.00
Liability	\$100,000.00/occurrence
Medical	\$5.00
Deductible Amount	\$1,000.00

Based on public information for 123 Mainstreet as a 1750 square foot home.

Call me at **(999) 999-9999** and we will review this quote along with your coverage needs. Plus, my agency is close at hand and ready to help with all your protection needs.

When you call we can talk about all discounts you qualify for. Take a few minutes to see how much you can save by switching to Allstate.

Home First Quote

Sincerely,

**Available CW to Non-House & Home States
with HI, NC & NJ specific versions**

Exclusive Agent, LUTCF

P.S. Get protection worth coming home to. Switch to Allstate today.

Check Home FRONT



Add auto and save even more + = Savings

Call me at (999) 999-9999 to see how much you can save.

Jonathan Agent
Agent Street
Agent City, AK 12345
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com



Protect your home with Allstate for

\$61 a month

Estimated monthly payment based on public information.

Call me at (999) 999-9999 for your **FREE** quote — you could save even more with our many discounts.

Sample Quote:

Based on public information for 123 Mainstreet as a 493 square foot home.

Coverages	Coverage Limits
Dwelling	\$277,506.00
Other Structures	\$55,501.00
Personal Property	\$194,254.00
Family Liability	\$300,000.00/occurrence
Guest Medical	Included
Deductible Amount	\$1,000.00

TOTAL ESTIMATED ANNUAL PREMIUM \$722

ESTIMATED MONTHLY PAYMENT \$61

Note: eligible discounts may decrease this payment.



Jonathan Agent, LUTCF, FSCP
Exclusive Agent
Agent Street
Agent City VT 12345
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com

000022 0221 D12365000 G1 10 APBAXCWAX BPW004 00722

Sample Sample
Blue Arrow Home First Quote - Feb 2017
123 Mainstreet
Anytown VT 12345

Dear Sample Sample:

Your home protects you — and with **Allstate home insurance**, you can protect your home with quality coverage you would expect from Allstate at a great price. **In fact, homeowners who switched to Allstate saved an average of \$309 a year.*** And this policy is flexible, so you only pay for the coverage you need.

Save even more with our homeowner discounts.

This sample quote gives you an idea of the coverage and price Allstate can give you. Remember, this price does not include Allstate discounts you may qualify for, so you could save even more.

And as an Allstate Agent in Anytown, I have the local experience to answer your questions and help you customize coverage to meet your specific needs. **Call me today at (999) 999-9999 for your FREE quote.**

Sincerely,

Exclusive Agent, LUTCF, FSCP

P.S. Get better protection with Allstate today. I'll even do the switching for you!

Home First Quote
Available CW to Non-House & Home States
with HI, NC and NJ specific versions
Blue Arrow Home FRONT



Homeowners that switched saved \$100' s.

Multiple Policy Discount
Add home and save up to 10% on your existing auto policy.

See back of this letter for more great ways to save.



Homeowners who switched to Allstate saved an average of **\$309 a year***.



Save even more with Allstate discounts.

Multiple Policy Discount – Add home and save up to 10% on your existing auto policy.

Home Buyer Discount – Get a discount for buying a home and save even more if it's new construction.

Easy Pay – Enjoy the convenience of automatic withdrawals and save money too.

Newer Roof – Get a lower rate if your roof is less than 10 years old.

Fire and Theft Protection – Save when your home has smoke detectors and an alarm system.

Home First Quote
Available CW to Non-House & Home States
with HI, NC and NJ specific versions
Blue Arrow Home BACK

Call me for your **FREE** quote:

Jonathan Agent, LUTCF, FSCP
Exclusive Agent
Agent Street
Agent City VT 12345
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com

The only home coverage that includes an Allstate Agent.

As your Allstate Agent, I can:

- Help you customize coverage for your needs and budget.
- Offer recommendations based on my experience as an Agent City agent.
- Help you find all the discounts available to you.
- Answer all your questions and help you find the right protection — now and as your needs change in the future.
- Provide valuable information to help protect your home as well as savings opportunities.



FREE Digital Locker: Protecting your stuff is a snap.

Use our app to create a photo inventory of all your home valuables and store it securely in the cloud. It's free and it offers peace of mind with access to your information quickly if you ever need to make a claim.

Download FREE Digital Locker: allstate.com/support/mobile-apps/digital-locker.aspx or in the App Store.

Coverages and discounts subject to terms, conditions and availability. Savings Vary. Sample quote is based on certain assumptions we made about you including good credit history, clean driving record and no prior insurance claims, and assumptions made about your property based on typical building characteristics of properties in your geographical area such as average age of roofs and homes. Actual premium may vary depending on factors including but not limited to: additional information you provide or we obtain from you or other sources; coverages, limits and deductibles you choose; applicable discounts (this sample quote includes multiple policy discount); additional underwriting and rating criteria; and the date coverage(s) is purchased or becomes effective. Allstate Property and Casualty Insurance Company and their affiliates: 2775 Sanders Road, Northbrook, IL 60062.

*National average annual saving based on nationwide information reported by new Allstate Homeowners customer for policies written in 2013.

If you no longer wish to receive mail solicitations from Allstate, please call (866) 584-2409.

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D12365

Home Insurance Estimate

Call me to see how much you can save: (999) 999-9999

Prepared for property at:
123 Mainstreet

Personalized for:

000001 0221 D12368000 G1 11 APHCXCWXAX
Sample Sample
Check House&Home FQ CW - Feb 2017
123 Mainstreet
Anytown IL 12345

Estimated monthly payment:
\$26



Dear Sample,

It's worth a few minutes of your time to get a FREE home coverage quote with Allstate. As an Agent City Allstate Agent, I know the area and can offer you insurance advice based on my experience. To get started, here is a quote based on publicly available information specific to your home.

**ESTIMATED
MONTHLY
PAYMENT**

\$ 26

NOTE: Eligible Allstate discounts may lower this payment.

Total Estimated Annual Premium \$311.66

Coverage	Coverage Limits
Dwelling	\$254,096.00
Other Structures	\$25,410.00
Personal Property	\$152,458.00
Liability	\$100,000.00/occurrence
Medical	Included
Additional Living Expenses	\$25,410.00
Deductible Amount	\$1,000.00

Based on public information for 123 Mainstreet as a 1000 square foot home.

Call me at **(999) 999-9999** and we will review this quote along with your coverage needs. Plus, my agency is close at hand and ready to help with all your protection needs.

When you call we can talk about all **Allstate House & Home**® discounts you qualify for. Take a few minutes to see how much you can save by switching to Allstate.

Sincerely,

Exclusive Agent

P.S. Switch today and save an additional 10% with our Welcome Discount.*

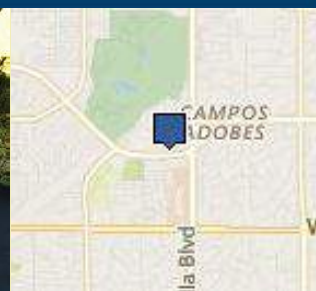
Home First Quote
Available CW to House & Home States
with NJ specific version
Check H&H FQ FRONT



Add auto and save even more  +  = Savings

Call me at **(999) 999-9999** to see how much you can save.

Jonathan Agent
Agent Street
Agent City, IL 12345
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com



Home First Quote
Available CW to House & Home States
with NJ specific version
Check H&H FQ BACK

Quality protection at a price you'll love.

Only Allstate House & Home offers both:

Claim Free Rewards** – Save when you come to Allstate claim-free; save even more every year you stay that way.

Claim RateGuard*** – Keep your rate from going up just because of a claim.

Plus, ask me about these ways to save:

Welcome Discount* – Get up to 10% off your home insurance just for coming to Allstate.

Multiple Policy Discount – Save up to 25% on your home when you combine home and auto with Allstate.

Home Buyer Discount – Get a discount for buying a home and save even more if it's new construction.

Newer Roof – Save if your roof is less than 10 years old.

Protective Device Discount – Save up to 15% when your home has smoke detectors and an alarm system.

Add auto and save even more  +  = \$avings



Coverages and discounts subject to terms, conditions and availability. Savings vary. Sample quote is based on certain assumptions we made about you including good credit history, clean driving record and no prior insurance claims, and assumptions made about your property based on typical building characteristics of properties in your geographical area such as average age of roofs and homes. Actual premium may vary depending on factors including but not limited to: additional information you provide or we obtain from you or other sources; coverages, limits and deductibles you choose; applicable discounts (this sample quote includes multiple policy discount); additional underwriting and rating criteria; and the date coverage(s) is purchased or becomes effective. Allstate Vehicle and Property Insurance Company and their affiliates; 2775 Sanders Road, Northbrook, IL 60062.

*Welcome Discount applies to premium for major perils.

** Claim Free Rewards, including Claim Free Bonus feature and Claim RateGuard® are optional features. Subject to terms, conditions, availability & qualifications. Bonus applied to next renewal bill provided no claim made during preceding annual policy period.

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D12368

BPL013D123680005448384350001170206000001001001000001

Protect your home with Allstate for

\$30 a month

Estimated monthly payment based on public information.

Call me at (999) 999-9999 for your **FREE** quote — you could save even more with our many discounts.

Sample Quote:

Based on public information for 123 Mainstreet as a 1500 square foot home.

Coverages	Coverage Limits
Dwelling	\$263,088.00
Other Structures	\$26,309.00
Personal Property	\$157,853.00
Family Liability	\$100,000.00/occurrence
Guest Medical	Included
Additional Living Expenses	\$26,309.00
Deductible Amount	\$1,000.00

TOTAL ESTIMATED ANNUAL PREMIUM \$364

ESTIMATED MONTHLY PAYMENT \$30

Note: eligible discounts may decrease this payment.



Jonathan Agent
Exclusive Agent
Agent Street
Agent City IL 12345
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com

000001 0221 D12364000 G1 I1 APBAXCWAX BPW004 00722

Sample Sample
Blue Arrow H&H First Quote - Feb 2017
123 Mainstreet
Anytown IL 12345

Dear Sample Sample:

Your home protects you — and with **Allstate House & Home**® insurance, you can protect your home with quality coverage you would expect from Allstate at a great price. **In fact, homeowners who switched to Allstate saved an average of \$309 a year.*** And this policy is flexible, so you only pay for the coverage you need.

Save even more with Allstate House & Home discounts.

This sample quote gives you an idea of the coverage and price Allstate can give you. Remember, this price does not include Allstate discounts you may qualify for, so you could save even more.

And as an Allstate Agent in Anytown, I have the local experience to answer your questions and help you customize coverage to meet your specific needs. **Call me today at (999) 999-9999 for your FREE quote.**

Sincerely,

Exclusive Agent

P.S. Start saving right away with a 10% Welcome Discount[†], plus personal service from my agency.

Home First Quote Available to House & Home States
Available CW with NJ Specific Version
Blue Arrow H&H FRONT



Welcome Discount

Get up to 10% off your home insurance just for coming to Allstate[†].

Multiple Policy Discount

Add home and save up to 10% on your existing auto policy.

See back of this letter for more great ways to save.



Homeowners who switched to Allstate saved an average of **\$309 a year***.

Call me for your **FREE** quote:

Jonathan Agent
Exclusive Agent
Agent Street
Agent City IL 12345
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com



The only home coverage that includes an Allstate Agent.

As your Allstate Agent, I can:

- Help you customize coverage for your needs and budget.
- Offer recommendations based on my experience as an Agent City agent.
- Help you find all the discounts available to you.
- Answer all your questions and help you find the right protection — now and as your needs change in the future.
- Provide valuable information to help protect your home as well as savings opportunities.

Save even more with Allstate discounts.

Only Allstate House & Home offers both:

Claim Free Rewards** – Save when you come to Allstate claim-free; save even more every year you stay that way.

Claim RateGuard®** – Keep your rate from going up just because of a claim.

Plus, ask me about these ways to save:

Multiple Policy Discount – Add home and save up to 10% on your existing auto policy.

Home Buyer Discount – Get a discount for buying a home and save even more if it's new construction.

Easy Pay – Enjoy the convenience of automatic withdrawals and save money too.

Newer Roof – Get a lower rate if your roof is less than 10 years old.

Fire and Theft Protection – Save when your home has smoke detectors and an alarm system.

Home First Quote Available to House & Home States Available CW with NJ Specific Version Blue Arrow H&H BACK



FREE Digital Locker: Protecting your stuff is a snap.

Use our app to create a photo inventory of all your home valuables and store it securely in the cloud. It's free and it offers peace of mind with access to your information quickly if you ever need to make a claim.

Download FREE Digital Locker: allstate.com/support/mobile-apps/digital-locker.aspx or in the App Store.

Coverages and discounts subject to terms, conditions and availability. Savings Vary. Sample quote is based on certain assumptions we made about you including good credit history, clean driving record and no prior insurance claims, and assumptions made about your property based on typical building characteristics of properties in your geographical area such as average age of roofs and homes. Actual premium may vary depending on factors including but not limited to: additional information you provide or we obtain from you or other sources; coverages, limits and deductibles you choose; applicable discounts (this sample quote includes multiple policy discount); additional underwriting and rating criteria; and the date coverage(s) is purchased or becomes effective. Allstate Vehicle and Property Insurance Company and their affiliates: 2775 Sanders Road, Northbrook, IL 60062.

*National average annual saving based on countrywide information reported by new Allstate Homeowners customer for policies written in 2013.

†Welcome Discount applies to premium for major perils.

If you no longer wish to receive mail solicitations from Allstate, please call (866) 584-2409.

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000001 0221 D12696000 G1 IO APARTCWXAX BPL020 00720
Sample Sample
Son of Broncos 2.0 - Feb 2017
123 Mainstreet
Anytown RI 12345

Sample-
Make sure you have the right coverage at the right price.

CALL YOUR AGENT FOR A FREE INSURANCE QUOTE:
Jonathan Agent
at (999) 999-9999

Dear Sample Sample :

It's been a while since you quoted your auto insurance with Allstate. So here's a question: Are you sure you're getting what you need from your current insurance provider? As a local Allstate Agent, I will answer your questions, help you find the best coverage for your needs and budget, and get you all available Allstate discounts.

Did you know that people who switched to Allstate saved an average of \$446 per year*?

You may be able to save big money too, especially if things have changed since your last quote. I'll work with you to find coverage that best meets your needs — but to give you an idea, I prepared some sample price quotes:

2012 Toyota Prius

Monthly Payment
\$56.42

6 Month Policy Premium**
\$338.51

2001 Chrysler Pt Cruiser

Monthly Payment
\$22.37

6 Month Policy Premium**
\$134.19

The Allstate discounts listed below have been applied to your sample price quotes.

Auto Insurance Discounts:

- Anti-Lock Brake
- Anti-Theft
- Safe Driving Club
- Passive Restraint
- Allstate Easy Pay Plan
- FullPay
- Allstate eSmart
- Early Signing
- Multiple Policy
- Electronic Stability Control

With Allstate, you can get an excellent price and be better protected. My number one priority is to help you understand all your options, so you can choose the protection that's right for you. As an Allstate Agent in Agent City, I'm always here to answer questions and help make sure you and your family are in Good Hands® now — and down the road. **To start saving, call me today at (999) 999-9999.**



At your service,

Jonathan Agent
Exclusive Agent
Agent Street
Agent City RI 12345
sampleagent@allstate.com

Auto ReQuote
Available CW with NJ specific version
Son of Broncos 2.0 FRONT



P.S. See how much you could save by switching to Allstate. Call me today at (999) 999-9999 to get started.



000001 0221 D11914000 G1 IO APARRCWAX BPL002 00720
 Sample Sample
 Broncos Auto Requote CW - Feb 2017
 123 Anystreet
 Anytown NH 12345

**Sample, make sure you have the right coverage at the right price.
 Call your agent for a FREE QUOTE:
 Jonathan Agent at (999) 999-9999 or (123) 456-7890**

Dear Sample Sample :

It's been a while since you quoted your auto insurance with Allstate. So here's a question: Are you sure you're getting what you need from your current insurance provider? I can help you get coverage that meets your needs at a great price.

Did you know that people who switched to Allstate saved an average of \$446 per year*?

You may be able to save big money too, especially if things have changed since your last quote. I'll work with you to find coverage that best meets your needs — but to give you an idea, I took your previous quote and applied the following:

NEW AUTO INSURANCE DISCOUNTS

- Anti-Lock Brake
- Allstate Easy Pay Plan
- Early Signing
- Responsible Payer
- Safe Driving Club
- FullPay
- Multiple Policy
- Passive Restraint
- Allstate eSmart
- Electronic Stability Control

VEHICLE	6 MONTH POLICY PREMIUM**	MONTHLY PAYMENT
2012 Cadillac Srx	\$287.67	\$47.95
TOTAL 6 MONTH PRICING	\$295.20	\$49.20

With Allstate, you can get a great price and be better protected. My number one priority is to help you understand all your options, so you can choose the protection that's right for you. As an Allstate Agent in Agent City, I'm always here to answer questions and make sure you and your family are in good hands now — and down the road. **To start saving, call me today at (999) 999-9999.**



At your service,

Jonathan Agent, LUTCF
 Exclusive Agent
 Agent Street
 Agent City NH 12345
 sampleagent@allstate.com

**Auto ReQuote
 Available CW with NJ specific version
 Broncos FRONT**

P.S. You could save big by switching to Allstate. Call me today at (999) 999-9999 to get started.



Home Insurance Estimate

Call me to see how much you can save: (999) 999-9999

Updated for property at:

123 Mainstreet

Personalized for:

000003 0221 D12367000 G1 IO APCHXCWXAX BPL012 00719
Sample Sample
Check Home Requote - Feb 2017
123 Mainstreet
Anytown NH 12345

Estimated monthly payment:

\$61



Dear Sample,

It's been a while since you quoted your home coverage with Allstate. It's worth another look because you may now qualify for additional discounts that could save you more money. To get started, here is a quote based on information previously obtained and provided.

**ESTIMATED
MONTHLY
PAYMENT**

\$ 61

NOTE: Eligible Allstate discounts may lower this payment.

Total Estimated Annual Premium

\$709.29

Coverage

Coverage Limits

Dwelling	\$273,580.00
Other Structures	\$54,716.00
Personal Property	\$191,506.00
Liability	\$300,000.00/occurrence
Medical	Included
Deductible Amount	\$1,000.00

Call me at **(999) 999-9999** and we will review this quote along with your specific coverage needs. Plus, my agency is close at hand and ready to help with all your protection needs.

When you call we can talk about all discounts you qualify for. Take a few minutes to see how much you can save by switching to Allstate.

Sincerely,

Jonathan Agent
Exclusive Agent

P.S. Get protection worth coming home to. Switch to Allstate today.

Home ReQuote
Available CW to Non-House & Home States
Check Home FRONT



Add auto and save even more

+ = Savings

Call me at **(999) 999-9999** to see how much you can save.

Jonathan Agent
Agent Street
Agent City, NH 12345
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com



Home Insurance Estimate

Call me to see how much you can save: (999) 999-9999

Updated for property at:
123 Mainstreet

Personalized for:

000001 0221 D12369000 G1 IO APCHXCWXAX BPL012 00719
Sample Sample
Check House & Home Requote - Feb 2017
123 Mainstreet
Anytown RI 12345

Estimated monthly payment:
\$60



Dear Sample,

It's been a while since you quoted your home coverage with Allstate. It's worth another look because you may now qualify for additional discounts that could save you more money. To get started, here is a quote based on information previously obtained and provided.

**ESTIMATED
MONTHLY
PAYMENT**

\$ 60

NOTE: Eligible Allstate discounts may lower this payment.

Total Estimated Annual Premium **\$722.54**

Coverage **Coverage Limits**

Dwelling \$349,613.00

Other Structures \$69,923.00

Personal Property \$244,730.00

Liability \$100,000.00/occurrence

Medical \$5.00

Additional Living Expenses \$34,962.00

Deductible Amount \$2,000.00

Call me at **(999) 999-9999** and we will review this quote along with your specific coverage needs. Plus, my agency is close at hand and ready to help with all your protection needs.

When you call we can talk about all **Allstate House & Home**® discounts you qualify for. Take a few minutes to see how much you can save by switching to Allstate.

Sincerely,

Jonathan Agent
Exclusive Agent, LUTCF

P.S. Switch today and save an additional 10% with our Welcome Discount.*

Home ReQuote
Available CW to House & Home States
Check H&H FRONT



Add auto and save even more  +  = Savings

Call me at **(999) 999-9999** to see how much you can save.

Jonathan Agent
Agent Street
Agent City, RI 12345
(999) 999-9999
(123) 456-7890
sampleagent@allstate.com



Home ReQuote Available CW to House & Home States Check H&H BACK

Quality protection at a price you'll love.

Only Allstate House & Home offers both:

Claim Free Rewards** – Save when you come to Allstate claim-free; save even more every year you stay that way.

Claim RateGuard*** – Keep your rate from going up just because of a claim.

Plus, ask me about these ways to save:

Welcome Discount* – Get up to 10% off your home insurance just for coming to Allstate.

Multiple Policy Discount – Save up to 25% on your home when you combine home and auto with Allstate.

Home Buyer Discount – Get a discount for buying a home and save even more if it's new construction.

Newer Roof – Save if your roof is less than 10 years old.

Protective Device Discount – Save up to 15% when your home has smoke detectors and an alarm system.

Add auto and save even more  +  = \$avings



Coverages and discounts subject to terms, conditions and availability. Savings vary. Sample quote is based on certain assumptions we made about you including good credit history, clean driving record and no prior insurance claims, and assumptions made about your property based on typical building characteristics of properties in your geographical area such as average age of roofs and homes. Actual premium may vary depending on factors including but not limited to: additional information you provide or we obtain from you or other sources; coverages, limits and deductibles you choose; applicable discounts (this sample quote includes multiple policy discount); additional underwriting and rating criteria; and the date coverage(s) is purchased or becomes effective. Allstate Vehicle and Property Insurance Company and their affiliates; 2775 Sanders Road, Northbrook, IL 60062.

*Welcome Discount applies to premium for major perils.

** Claim Free Rewards, including Claim Free Bonus feature and Claim RateGuard® are optional features. Subject to terms, conditions, availability & qualifications. Bonus applied to next renewal bill provided no claim made during preceding annual policy period.

If you no longer wish to receive mail solicitations from Allstate, please call (866) 584-2409.

D12369

Protect your place for around \$28 a month!*

000001 0215 D12194000 G1 00 10 APONXCWXAX BPW001 00475

Sample Sample
123 Anystreet
Anytown FL 12345



Call me today at (999) 999-9999
for a FREE Condominium
Insurance quote.

Get coverage for your place—because risk is all around you.

Dear Sample:

If you live in a condo, you face unique risks to your place and things. You share walls, floors and fences with neighbors who may not be as responsible as you are.

Accidents happen. Are you prepared?

What if the person below you left a candle burning that spread a fire to your unit? Or suppose the toilet in the bathroom above yours overflowed and caused damage to your property? Are you sure you're covered?

Allstate helps you protect things not covered by your association—at a price worth checking out.

Allstate Condominium Insurance policies help to give you the protection you need—for around \$28 a month on average.* When you add up what all your things cost, it's a worthy investment.

Don't let your place go unprotected. Call me at (999) 999-9999 for a FREE quote on coverage to protect your place.



Sincerely,

Johnathan Agent

Johnathan Agent
Exclusive Agent
(999) 999-9999
(123) 456-7890
Agent Street
Agent City, IL 12345
sampleagent@allstate.com

P.S. Find out how affordable Allstate Condominium Insurance can be.
Call me at (999) 999-9999 for your FREE quote.

3 reasons to protect your place with Allstate:

1. You're covered against losses from:

- Fire and smoke
- Water damage caused by accidental overflow from plumbing, furnace/AC and water heater
- Theft and vandalism
- Liability claims (if someone is injured at your place you could be responsible)

2. It's affordable coverage - around \$28 a month!

3. You can use the FREE Allstate® Digital Locker® to create a secure inventory of all your things.

Condo Prospecting
Placeholder
Available CW



* Based on rounded national monthly average of \$28. Premium average based on policies written in 2013. Actual premium will vary. Insurance, discounts and coverages subject to terms, conditions, availability and qualifications. Discounts may vary by state and coverage choice. Allstate Insurance Company, Allstate Indemnity Company, Northbrook, IL.
If you no longer wish to receive mail solicitations from Allstate, please call (866) 584-2409.

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D11454CW

BPW001D12194000397759908000160223000001001001000001





Sample,
See how much you can save with Allstate.

00000 0214 5D1282200 G1 IO APMSMCWXAX BPL00 00721
Sample Sample
Happy SAQ w SPL Mess. - Feb 2016
123 Anystreet
Anytown NH 12346

PLUS: If you are a motorcycle rider you can save up to 40%* with Allstate discounts.

Call (999) 999-9999

QUALITY ALLSTATE PROTECTION COSTS LESS THAN YOU MAY THINK.

Dear Sample Sample:

Take a few moments to get a FREE quote and I think you'll find that you can save money on quality coverage. **The fact is, nearly 7 out of 10 drivers who switched to Allstate save money — an average of \$446 per year.****

CALL ME FOR YOUR FREE INSURANCE QUOTE.

I'll work with you to find coverage that meets your insurance needs and budget. To give you an idea of how much you can save with Allstate, I took a typical customer profile (45 year-old married male from Anytown, New Hampshire, 2014 Honda Accord EX**) and applied the discounts below to create a sample quote for you.

Your Sample Quote:	
6 Month Coverage on a 2014 Honda Accord EX	
COVERAGE	LIMITS
Bodily Injury	\$50K/\$100K
Property Damage	\$50K
Medical Payment	\$10K
Collision Deductible	\$500
Comprehensive Deductible	\$500
Uninsured/Underinsured Motorist	\$50K/\$100K
Rental Reimbursement	\$30 per day
TOTAL 6 MO. POLICY PREMIUM	\$420.00
MONTHLY PAYMENT	\$70.00

- Discounts Applied:**
- Early Signing
 - Passive Restraint
 - Allstate® Easy Pay Plan
 - Anti-Lock Brake
 - Safe Driving Club®
 - Preferred Package
 - Multiple Policy
 - Homeowner
 - Responsible Payer
 - FullPay®
 - eSmart®
 - Electronic Stability Control

As you can see, you may be able to save money and be better protected with Allstate. My number one priority is to help you understand all your options, so you can choose the protection that's right for you. As an Allstate Agent in Agent City, I'm always here to answer questions and help make sure you and your family are in Good Hands® now — and down the road. **See what the personal service of an Allstate Agent can do for you. Call me today at (999) 999-9999.**

At your service,

Jonathan Agent
Exclusive Agent
(999) 999-9999 or (123) 456-7890
Agent Street
Agent City NH, 12345
sampleagent@allstate.com

**Motorcycle Prospecting
Available CW
Happy SAQ SPL FRONT**

P.S. Call me today at (999) 999-9999 — you don't have to wait until your current policy expires to start saving.



If you ride a motorcycle, now is a great time to add insurance for it — and save up to 40%
See back >>

RIDE WITH PEACE OF MIND.

If you're like most riders, your motorcycle is a way of life. As an Allstate Agent, I can help customize coverage for you and your bike. Call me for your free quote — you can save up to 40%* with our discounts on great insurance that includes:

SAVE UP TO 40%*
WITH OUR DISCOUNTS
ON MOTORCYCLE
INSURANCE

- **A transfer discount up to 10%*** if you switch a motorcycle policy from another insurance company to Allstate
- **Discounts** including Good Rider, Safety Course, Multiple Vehicle, Motorcycle Organization and more

- **Special coverage options** including Custom Parts Coverage option (up to \$30,000), Towing and Labor Costs option
- **Genuine Parts Guarantee** — so you can be certain that your bike will always be fixed with original manufacturer's parts

- **Allstate Rider News** — our free online newsletter with the latest on safety, rides, trips, special rider offers and more
- **Even bigger savings** when you insure your car, too

BUNDLE & SAVE:  +  = **\$ SAVINGS**

PROTECT ALL YOUR POWER SPORTS VEHICLES WITH ALLSTATE

Get great rates and quality coverage for everything you use on the water, on the trail or on the road.



Boat • Personal Watercraft • All-Terrain Vehicle • Snowmobile • RV • and more

GET YOUR FREE QUOTE. Call me at (999) 999-9999 today.

Drivers who switched to Allstate auto insurance saved an average of \$446 a year**

* Discounts and insurance are subject to terms, availability and qualifications. Discount amounts may be lower and are not available in all states. Savings vary. Touring bike, cruiser bike, sport bike, trail bike and ATV insurance are not available in all states. Transfer discount is only available in select states. Optional Equipment Coverage is not available in VA.

** Savings amounts based on national customer data reported for new policies written in 2014. Actual savings vary.

*** Premium amounts shown are for a new six month policy and are for illustration only. Your actual premium will vary depending on a variety of factors that may include but are not necessarily limited to the coverage and deductible you select, eligibility requirements, credit history, driving record, applicable discounts, vehicle type and characteristics, and the number of miles driven annually. Coverage and discounts subject to terms, qualifications and availability. Insurance policies are not packaged. Each policy is separate and has its own limitations and restrictions. Your policy may refer to the early signing discount as the "Future Effective Date" discount, and this discount may apply to first policy period only and will diminish and disappear over time at each renewal and only applies to customers whose insurance was not part of the Allstate group of companies.

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(999) 999-9999 for your
FREE Boat Insurance quote.

SAVE UP TO 40%*
on Allstate Boat Insurance

BOAT COVERAGE ADVISORY

000001 0215 D12194000 G1 10 APONXCWXAX
Sample Sample
123 Main Street Suite B
Anytown NH 12345

**Boat Prospecting Placeholder
Available CW
Front**



FREE QUOTE:
Call me today at (999) 999-9999

SAVE UP TO 40%*
on boat insurance with
Allstate Discounts.

**WHEN YOU BUNDLE,
YOU SAVE!**

**Save 10%* on your boat insurance
when you bundle with auto.**

Drivers who switched to Allstate
auto insurance **saved an
average of \$446 per year!†**

 +  = **\$SAVINGS**

**Allstate Boat Insurance =
Peace of mind for about
\$20 a month.****

**Call me today at
(999) 999-9999**



5 REASONS TO PROTECT YOUR BOAT
with Allstate Boat Insurance.



Dear Sample,

Before you leave shore, make sure you and your boat have the protection you need on the water. Here are the five most important reasons to call me for your FREE Allstate Boat Insurance quote today.



You're covered for liability.

If you have an accident and you're not covered, you could be responsible for potentially devastating costs. In fact, the average cost of damages from a boating accident is more than **\$9,600.¹**



You're protected against "the other guy".

Even if you're a longtime boater, you're sharing the water with inexperienced (and often uninsured) boaters. **The #1 type of accident is collision** with another boat or watercraft,¹ and **43% of boaters don't have boat insurance.²** With Allstate Boat Insurance, you can be protected against the unpredictable.



You can cover your boat for damage and theft.

Allstate Boat Insurance can give you protection on the water, at the dock and in storage. **Most homeowners policies don't cover stored boats,** Personal Watercrafts or trailers—and your marina's insurance may not cover you either.

Continued on back >

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* Discounts not available in all states. Discounts and coverage are subject to terms, conditions, availability and qualifications. Savings will vary.

** Premium based on 2014 rounded national averages. Actual premium will vary.

† National annual average savings based on countrywide information reported by new Allstate auto customers for policies written in 2014. Actual savings will vary.

1, 2 See reverse for details.



5 REASONS TO PROTECT YOUR BOAT with Allstate Boat Insurance. (continued)



4 You're covered for injuries to yourself or others.
Allstate Boat Insurance helps pay the medical costs if someone is injured in an accident on your boat.

5 Your boat's gear and your personal belongings are covered.
Allstate Boat Insurance covers anchors, life jackets, navigation gear and other equipment up to policy limits—plus, we cover personal items like your favorite fishing

Call me today at
(999) 999-9999 for your

FREE Boat Insurance quote.
Boat Prospecting Placeholder
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You'll have more fun on the water when you know your boat, your family and your friends are protected with Allstate Boat Insurance.

Best of all, it's affordable—about **\$20 a month.**** And be sure to ask me how you could **save up to 40%*** with discounts such as Multiple Policy, Boating Education and more.

Sincerely,

Jonathan Agent

Jonathan Agent
Exclusive Agent
(999) 999-9999

Put all your power sports vehicles in Good Hands®!

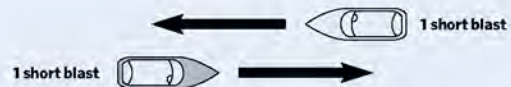


OFFICIAL U.S. NAVIGATION RULES

Since the #1 type of boating accident is collision with another vessel, here is a quick reminder on the rules for approaching other boats.

Oncoming boat

When in doubt, yield right. If shallow water or an obstacle prevents passing, move as far as you can to the right and allow the other boat to go around you.



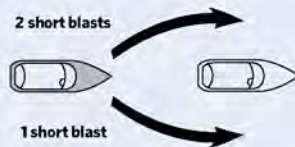
Crossing boats

The boat to the right is the "stand-on vessel" and the other is the "give-way" vessel. The stand-on vessel continues on a straight course and the give-way vessel yields.



Overtaking a boat

Before overtaking, sound a short horn blast and then pass the boat on the right with a wide clearance. If you can't pass to the right, blow two short horn bursts and pass wide to the left.



Note: These rules apply to powerboats. The rules differ for sailboats and other non-powered boats. The powerboat must yield to the non-powered boat and maneuver to avoid it.

Source: Rules of the Water - A Guide for Safe Boating for Anglers (<http://EzineArticles.com/5701656>)

Call me to get your FREE Boat Insurance quote today!



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* Discounts not available in all states. Discounts and coverage are subject to terms, conditions, availability and qualifications. Savings will vary.

** Premium based on 2014 rounded national averages. Actual premium will vary.

¹ Recreational Boating Statistics, 2014 United States Coast Guard.

² Allstate Specialty Insurance Research Study, 2010.

Protect your place for around \$8 a month*

000003 0215 D12194000 G1 00 10 APONXCWXAX BPW001 00475

Sample Sample
123 Anystreet
Anytown NJ 12345



Call me today at (999) 999-9999
for a FREE Renters Insurance quote.

Renters Prospecting Placeholder Available CW

Get coverage for your place—because risk is all around you.

Dear Sample:

If you rent an apartment or single family home, you face unique risks to your place and things. You share walls, floors and fences with neighbors who may not be as responsible as you are.

Accidents happen. Are you prepared?

What if the person below you left a candle burning that spread a fire to your unit? Or suppose the toilet in the bathroom above yours overflowed and caused damage to your property? Are you sure you're covered?

Allstate New Jersey helps you protect things not covered by your landlord—at a price worth checking out.

Allstate New Jersey Renters Insurance policies help to give you the protection you need—for around \$8 a month on average.* When you add up what all your things cost, it's a worthy investment.

Don't let your place go unprotected. Call me at (999) 999-9999 for a FREE quote on coverage to protect your place.

Sincerely,

Johnathan Agent



Johnathan Agent
Allstate New Jersey Agent
(999) 999-9999
(123) 456-7890
Agent Street
Agent City, NJ 12345
sampleagent@allstate.com

P.S. Find out how affordable Allstate New Jersey Renters Insurance can be.
Call me at (999) 999-9999 for your FREE quote.



* Insurance subject to terms, conditions and availability. Premium savings based on state average. Savings vary.

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3 reasons to protect your place with Allstate New Jersey:

1. You're covered against losses from:

- Fire and smoke
- Water damage caused by accidental overflow from plumbing, furnace/AC and water heater
- Theft and vandalism
- Liability claims (if someone is injured at your place you could be responsible)

2. It's affordable coverage - around \$8 a month!

3. You can use the FREE Allstate® Digital Locker® to create a secure inventory of all your things.

BPW001D12194000397578805000160223000003001001000003





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Available CW
FRONT

**Proud to
protect your
hometown.**



Allstate
You're in good hands.

I'm in the Neighborhood

Available CW

BACK

Now proudly serving
your neighborhood.

Dear Anthony,

My name is Johnathan Murphy Agent, and I recently opened an Allstate agency at
1234 Main Street.

Because I'm right around the corner, I can get to know you and be a trusted advisor
as your coverage needs change over the years.

If you have a question, need advice or would just like a good cup of coffee—stop by
my office. **Or call me at (333) 333-3333.** I'm always happy to talk about ways I can
help you.

At your service,

Johnathan Murphy Agent



Johnathan Murphy Agent, AAMS, CFA, CRCP
Agent
1234 Main Street
Suite 999
Peoria IL 61615
(333) 333-3333
sample.agent@allstate.com
www.agentwebaddress.com

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I LOOK FORWARD TO MEETING YOU.

Call or stop by soon.



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U.S. POSTAGE
PAID
MAILED FROM
ZIP CODE 61615
PERMIT NO. 442

Anthony Sample
123 Main Street Apt 1423
Anywhere IL 12345-1234





New Household Referral Mailer

THANK
YOU



New Household Referral Mailer continued



*It's **good** to have you as a customer.*

<Customer>, I wanted to take a moment to thank you for your business. I truly appreciate the opportunity to help protect you and all that's good in your life.

If there's anything I can do to help, feel free to call or stop by my office. And, of course, I always value your referrals to your friends and family. My agency and I are looking forward to helping protect you and the important people in your life.

Your Allstate Agent,



Johnathan Murphy Agent
1234 Main Street
Suite 999
Peoria IL 61615

Life Cross Sell
Direct Mail

Anthony Sample
123 Main Street Apt 1423
Anywhere IL 12345-1234

April 23, 2015



"I can't imagine us lasting more than a month without a second income."

Dear Anthony:

One paycheck away from financial distress. That's the predicament of 70% of U.S. households today.* They would have trouble meeting everyday living expenses within a month or two of losing their primary wage earner. If that feels like it could be your situation - I've got good news.

Keeping your family's lifestyle on track is more affordable than you think.

I know it's difficult to think about something unexpected happening to you - and leaving your family without the financial support you provide. But there is a way to give your family peace of mind - with life insurance.

Let's start the conversation. Call me at **(222) 222-2222** and we can discuss how we can provide financial security for your family - no matter what happens.

Your Allstate Agent,

Johnathan Murphy Agent

Allstate Life Insurance. A good plan, and a good life, starts with someone you know.

Johnathan Murphy Agent
(222) 222-2222

agent.sample@allstate.com
www.agentwebaddress.com

*Source: LIMRA Household Trends in U.S. Life Insurance Ownership, 2010
Life Insurance offered through Allstate Life Insurance Company, Northbrook, IL; Allstate Assurance Company, Northbrook, IL; Lincoln Benefit Life Company, Lincoln, NE and American Heritage Life Insurance Company, Jacksonville, FL. In New York, life insurance offered through Allstate Life Insurance Company of New York, Hauppauge, NY.

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FINX100A 04/23/15


Retirement
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eMail
Challenger
#1
Age 27-35


The time to start planning for tomorrow is today.



Allstate.
You're in good hands.

<Agent Name>
<XXX-XXX-XXXX>
[Email](#) | [Website](#)






Let's talk about
tomorrow

[Schedule appointment](#)

Schedule now to set your retirement goals.



<Marc>,

You may have already started saving for [retirement](#) through work, and that's great, but it may not be enough.

We can assess your current situation and help you set reasonable goals. And with a full range of [financial products](#) and services, we can help you create a retirement plan that gives you the time and income to enjoy it.


Get a complimentary, [personalized plan](#) to help set your retirement goals. [Request an appointment today.](#)


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Allstate Agent

<EFS Name>
Financial Professional

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ALR5352


Retirement
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eMail
Challenger
#2
Age 36-48

Get a cost-free plan for a worry-free retirement.



<Agent Name>
<XXX-XXX-XXXX>
[Email](#) | [Website](#)






Feel good about tomorrow

[Schedule appointment](#) ▶

Schedule now to ensure your retirement goals are on target.



<Marc>,







With all that you've accomplished, you should feel good about where you are right now. And we want you to feel even better about where you'll be in the future.


We can assess your current financial strategy to make sure your goals are within reach. And with a full range of [financial products](#) and services, we can help you create a retirement plan that will give you the time and income to enjoy it.

Get a complimentary, [personalized plan](#) to help you work toward a worry-free retirement – [request an appointment today](#).

<p><Agent Name> Allstate Agent</p>	<p><EFS Name> Financial Professional</p>
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Challenger
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Age 49-58


We'll turn your retirement plans into reality.



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<Agent Name>
<XXX-XXX-XXXX>
[Email](#) | [Website](#)






It's never too late to plan for tomorrow

Schedule appointment

Schedule now to make
sure you're retirement ready.



<Marc>,

With retirement just around the corner, we want to help you get there with money to spare.

We can assess your current financial strategy to make sure the goals you set are still within reach. And with a full range of [financial products](#) and services, we can help you create a retirement plan that will give you the time and income to enjoy it.


Get a complimentary, [personalized plan](#) to help you work toward a worry-free retirement – [request an appointment today](#).


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Retirement
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Challenger
#4
Age 59+

Make plans to enjoy your retirement.



<Agent Name>
<XXX-XXX-XXXX>
[Email](#) | [Website](#)





Tomorrow starts today

[Schedule appointment](#) ▶ Schedule now to make sure your retirement works for you.

<Marc>,







The day you stop working shouldn't be the day your money stops working for you.


We can assess your current financial strategy to make sure the goals you set are being met. And with a full range of [financial products](#) and services, we can help you create a retirement plan that will give you lasting income for life.

Get a complimentary, [personalized plan](#) to help you feel confident during retirement. [Request an appointment today.](#)

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<XXX-XXX-XXXX>
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<Marc>,

You may have already started saving for [retirement](#) through work, and that's great, but it may not be enough.

We can assess your current situation and help you set reasonable goals. And with a full range of [financial products](#) and services, we can help you create a retirement plan that gives you the time and income to enjoy it.

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Age 36-48


Get a cost-free plan for a worry-free retirement.



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<XXX-XXX-XXXX>
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Are your retirement plans on target?

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Take aim on guaranteed
income for life.



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With all that you've accomplished, you should feel good about where you are right now. And we want you to feel even better about where you'll be in the future.

We can assess your current financial strategy to make sure your goals are within reach. And with a full range of [financial products](#) and services, we can help you create a retirement plan that will give you the time and income to enjoy it.


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Age 49-58


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<XXX-XXX-XXXX>
[Email](#) | [Website](#)






It all adds up to a
better tomorrow

[Learn more](#)

We can help you build a plan to reach your retirement goals.



<Marc>,

With retirement just around the corner, we want to help you get there with money to spare.


We can assess your current financial strategy to make sure the goals you set are still within reach. And with a full range of [financial products](#) and services, we can help you create a retirement plan that will give you the time and income to enjoy it.


Get a complimentary, [personalized plan](#) to help you work toward a worry-free retirement – [request an appointment today](#).

<p><Agent Name> Your Allstate Agent</p>	<p><EFS Name> Financial Professional</p>
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ALR5219 (2/17)

Retirement
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Age 59+

Make plans on enjoying your retirement.



<Agent Name>
<XXX-XXX-XXXX>
[Email](#) | [Website](#)



[Learn more](#)

Plan on having the income to enjoy it.



<Marc>,

The day you stop working shouldn't be the day your money stops working for you.

We can assess your current financial strategy to make sure the goals you set are being met. And with a full range of [financial products](#) and services, we can help you create a retirement plan that will give you lasting income for life.

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ALR5220 (2/17)

Subject Line: Allstate: How will you pay for your child's future education?

College. It's worth the [investment](#).

Click to view as a [web page](#).

College Planning Cross-Sell eMail



Agent Name

1-XXX-XXX-XXXX

[Email Me](#)

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THEIR FUTURE IS IN YOUR HANDS

See how to start a 529 College Savings Plan for as little as \$25. ▶



MAJOR IN SAVINGS.

See how much you should be saving for college. ▶

Dear Customer,

By 2024, four years of in-state college tuition may cost \$305,000.* But a bachelor's degree could land your child lifetime earnings worth \$3.3 million.**

I'm here to help you create a plan for college savings that's both smart and affordable. Did you know:

- We can work within your family budget
- It takes as little as \$25 to start a [529 College Savings Plan](#)
- Anyone can contribute to your child's account

A good plan starts with me. Call 1-XXX-XXX-XXXX or [email me](#) to talk about planning for your child's financial future.

Agent Name
Allstate Agent

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* The College Board, 2013. The \$305,000 estimate assumes a 6% tuition increase each year.

** June 2010 Georgetown University Center on Education and the Workforce - Projections of Jobs and Education requirements through 2018.

You should carefully consider the investment objectives, risks, charges and expenses of 529 college savings plans before purchasing or investing money. Additional information about these and other subjects can be found in the Plan Description. You may obtain copies of the Plan Description from your Allstate Personal Financial Representative. Please read the Plan Description carefully before purchasing or sending money.

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Non-qualified withdrawals will be subject to taxation, including a possible tax penalty.

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Long Term Care Cross Sell eMail



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Agent Name

555-555-5555

[Email](#) | [Website](#)



NOW YOU CAN FEEL BETTER ABOUT THE COSTS OF LONG-TERM CARE



Planning today can help keep your finances healthy tomorrow.

[Learn more](#) ▶

James,

70% of us will need some form of long-term care in our lives.¹ And one year in a private nursing home costs an average of \$92,378.²

While many people think private health insurance and Medicare cover these high costs, they generally don't. Most of us need [Long-Term Care Insurance](#) to cover things like:

- **Licensed assistance** with personal everyday tasks, like bathing and eating
- **Support services** from a medical professional, like a nurse or therapist

Long-Term Care Insurance is just part of our full range of [products](#) and services designed to help you reach, and keep, your financial goals.

Call me today at **555-555-5555** and let's start planning for tomorrow.

Agent Name

Personal service. Trusted advice. Contact my agency today.

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Healthy, wealthy and wise

See why it's never too early, or late, to plan for your financial future.

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¹Source: [LongTermCare.gov](#)

²Source: Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016

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Northbrook, IL 60062

ALR2716TaG

FinancialMatters®

March/April · 2017

Will You Be Ready?

Ready or not, retirement is on its way. Whether you'll be retiring soon or still have plenty of time, it pays to be prepared. Here's a look at retirement planning through the ages.

20s: At the starting gate

When you're first starting your career, retirement is such a long way off that it's difficult to take seriously. But the fact is, starting early to invest for retirement makes it easier to accumulate enough savings to fund a comfortable retirement. The longer you contribute to your retirement plan, the more you're likely to benefit from the compounding of any earnings on your contributions.

30s and 40s: In the middle

When you're busy buying a home, raising a family and planning for your children's college expenses, continuing to save for retirement might seem like mission impossible. But don't let your secure retirement take a back seat to all of your other financial demands. It will be worth it to adjust your priorities and find creative ways to reduce your spending.

50s and up: Nearing the finish line

As retirement draws near, you're probably thinking more seriously about how you want to spend your retirement. Do you want to relocate or downsize? Travel? Take up a hobby? Now's the time to make sure you'll have enough money to fund the lifestyle you want.

If you think you might come up short, increasing your contribution — even late in your career — can make a notable difference in the amount of money you'll have for retirement.

Whatever your age, your Allstate Personal Financial Representative can help you figure out if you're doing enough for your retirement.



Karen Petrucco
Exclusive Agent/Personal Financial Representative

Email: krpetrucco@dtsystems.com
Website: agents.allstate.com/karen-petrucco-albany-ny.html

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I am here to help protect you. As an Allstate Agent, I am committed to helping you choose coverage that meets your needs allowing you to feel more confident and secure.

Ten Years and Counting

Increasing the amount you save in your retirement account as late as 10 years before retirement can make a difference in the amount of money you have to live on during retirement.



* Assumes accounts earn an 8% average annual return, compounded monthly. This is a hypothetical example used for illustrative purposes only. It is not representative of any particular investment vehicle. Your investment performance will differ. Amounts saved in a tax-deferred account are generally taxable upon withdrawal. Source: DST

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FINRA Reference FR2016-1024-0460/E 02/03/17

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Financial Matters Newsletter
March/April 2017 Sample

By the numbers:
**MILLENNIAL
SPENDING
TRENDS**

COMPARE
PRICES
ONLINE

71%

48%

PURCHASE
USED
GOODS

MAKE
IMPULSE
PURCHASES

47%

39%

SHOP
FOR
FUN

PURCHASE
GENERIC
BRANDS

84%

55%

USE
COUPONS

Source: Gallup.com, May 2016

Going out to dinner and a show, driving an expensive car, buying the latest gadgets — having a good time can sometimes get in the way of saving money each month. Taking control of your spending can help you live within your means and allow you to save more for retirement and your other financial goals. Here are some suggestions to get started.

Follow the money

First, keep track of all your daily purchases, no matter how small. You may be surprised at how much you're spending. There are apps you can download to your smartphone and online budget tools you can use to make this task easier.

Next, add up what you spend each month on food, housing, transportation, clothing, utilities, cable and phone services, health care, etc. Don't forget to include bills that come due only once or twice a year, such as insurance and property taxes.

Consider lower cost options

Once you see where your money is going, you can look for places to cut back. Even small changes, such as brewing your own coffee and preparing more meals at home, can save money.

Research lower cost options for some of your bigger expenses. For example, consider switching your cable or cell phone provider

or taking advantage of incentives for lowering your energy costs.

Deal with your debt

Carrying a balance from month to month on your credit cards can result in interest charges that may be higher than your original purchases. While using a credit card is easy and convenient, credit card debt can quickly creep up on you. Come up with a plan to pay off your balances and decide on an approach. For example, you could begin by making larger payments on the card with the biggest balance. Or you could choose to pay off the card with the highest interest rate first. As soon as you've paid off the balance on one card, pay off the card with the next highest balance.

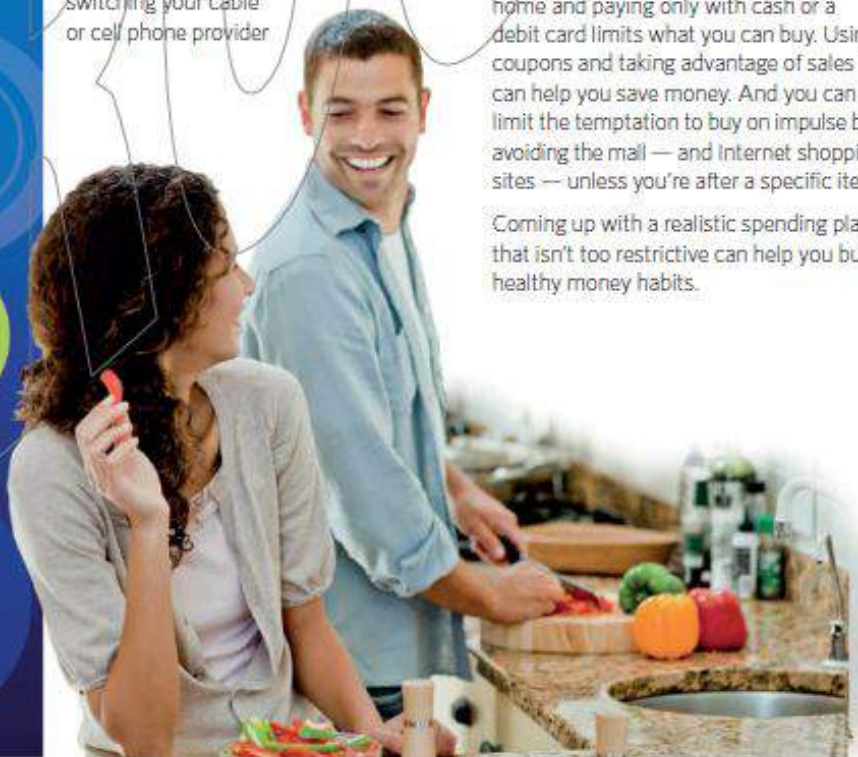
Change your habits

Changing how and when you spend money may help you spend less. Leaving your credit cards at

home and paying only with cash or a debit card limits what you can buy. Using coupons and taking advantage of sales can help you save money. And you can limit the temptation to buy on impulse by avoiding the mall — and Internet shopping sites — unless you're after a specific item.

Coming up with a realistic spending plan that isn't too restrictive can help you build healthy money habits.

Living Large?

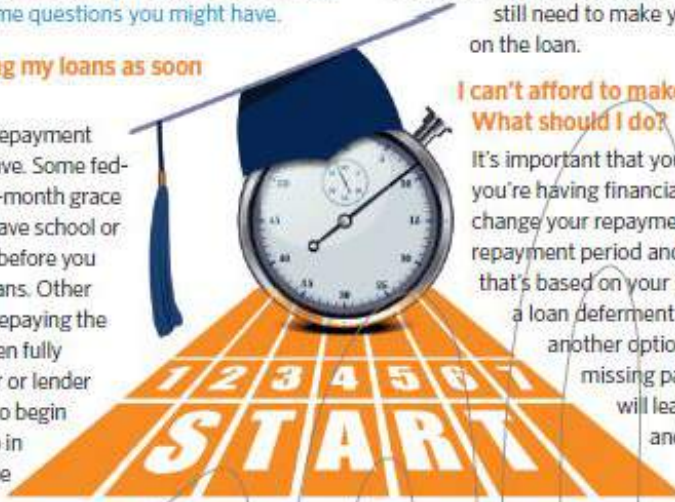


Ready, Set, Repay

Is someone in your family graduating from college this spring? If so, it may be time to start repaying student loans. Learning the facts about student loan repayment may help you save money. Here are the answers to some questions you might have.

Do I have to start repaying my loans as soon as I graduate?

The time frame for starting repayment depends on the loans you have. Some federal student loans offer a six-month grace period after you graduate, leave school or drop below half-time status before you must begin repaying your loans. Other loans require that you start repaying the loan once the funds have been fully disbursed. Your loan servicer or lender can tell you when you have to begin making payments. And keep in mind that interest may accrue during a grace period.



How do I figure out the amount of my payment?

Your private loan servicer or federal loan lender will provide you with a repayment schedule. It will include information about when your first payment is due, the number and frequency of payments and the amount of each payment. Even if you don't receive a statement or coupon book from the loan servicer, you'll still need to make your payments to avoid defaulting on the loan.

I can't afford to make my payments. What should I do?

It's important that you contact your loan servicer if you're having financial difficulty. You may be able to change your repayment plan to one with a longer repayment period and lower monthly payments or one that's based on your income. You may also be eligible for a loan deferment. Consolidating loans may be another option to consider. Just remember that missing payments or defaulting on your loans will lead to significant penalties and fees — and possibly a lower credit score.



IRAs Take a Bite out of Taxes

Contributing to an individual retirement account (IRA) can be a tax-advantaged* way to prepare for retirement.

- You can deduct contributions made to a traditional IRA for tax purposes if neither you nor your spouse is covered by a retirement plan at work. However, any deduction may be reduced or eliminated if you or your spouse is covered by a retirement plan at work and your income exceeds certain levels.
- With a traditional IRA, any earnings in your account are tax deferred until you begin taking withdrawals.
- Any earnings on contributions to a Roth IRA aren't taxed if you meet all requirements.
- There are no required withdrawals from a Roth IRA during your lifetime.
- A Roth IRA can be a tax-advantaged* way to pass assets to your heirs.

* Not all taxpayers will benefit from tax deferral and/or Roth IRAs. Be sure to talk to a professional before taking action.

Apples and Oranges

Do you know the difference between a tax credit and a tax deduction?

A tax credit is a dollar-for-dollar reduction of your income tax liability. So, a \$1,000 tax credit will save you \$1,000 in taxes. There are a number of tax credits available, and each credit has different qualification guidelines. Before you claim a particular credit on your tax return, make sure you qualify for it.

A tax deduction lowers your taxable income and is calculated using the

percentage of your marginal tax bracket. So, if you are in the 25% tax bracket, a \$1,000 tax deduction will save you \$250.

Taxpayers have the option of taking the standard deduction or of itemizing their deductions. In general, you should itemize on your tax return if the total of your itemized deductions is higher than the standard deduction for your filing status.

Both tax credits and tax deductions can help you pay less in income taxes. Your tax advisor can determine which deductions and credits may be available to you.

Start Today! Three Ways To Boost Your Retirement Savings

As Americans, we can take pride in the many things we do well. We work hard. We have excellent hospitals and universities. And we entertain the world with the movies we make. But there's one thing that we could all do better — and that's saving for the future.

Of course, if you're already saving for your retirement, each contribution you make brings you closer to your retirement goal. But are you saving as much as you can?

If you need a reason to get serious about saving more, consider this: The average Social Security retirement benefit for retired workers was just \$1,342 a month at the end of 2015.* Given the uncertainty surrounding the Social Security system, maybe it's time to rethink your own saving habits.

Here are three quick ideas for giving your retirement plan a boost.

1. Apply a raise or bonus to retirement savings.

Consider boosting your contribution rate with each pay increase you receive. Doing this year in and year out could bring you that much closer to your goals.

2. Cut back on household expenses. You may be surprised at how quickly small savings can add up. Things as simple as making coffee at home, switching from brand name to store brand items and doing away with premium cable channels can make a noticeable difference in your monthly cash flow. Setting up a monthly budget of income and expenses may help you find ways to cut back more.

3. Forgo a tax refund. If you typically get a tax refund, consider revising your W-4 forms to reduce your withholding. Your paycheck will grow, which means you may be able to increase the amount you save for retirement.

It doesn't matter *how* you save. The important thing is to build your retirement account in ways that work for you.

* *Fast Facts & Figures About Social Security, 2016*, Social Security Administration



Brew Up Big Savings

Saving an extra \$65 a month could grow to:



This example is for illustrative purposes only. It assumes coffee is purchased five days per week and a 6% average annual return, compounded monthly. Your investment results will be different.

Source: DST

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**Financial Matters Newsletter
March/April 2017 Sample**



MARKET INSIGHTS

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What to make of Dow 20,000

By the time you read this, the Dow Jones Industrial Average may have topped 20,000. Is that good, bad or neither?

The Dow has been around since 1896 and become one of our nation's most common indicators of stock market performance. Any extreme upward or downward move gets attention, but remember that the average consists of just 30 companies, not the approximately 4,000 stocks available for trading on exchanges.

If the Dow hits 20K, the news undoubtedly will be highlighted in thousands of headlines. But success in investing isn't a number. It's the result of financial planning, an understanding of market fundamentals, and a focus on your own long-term financial goals. Source: [NBC News](#)

Social Security taxable earnings on the rise

There's some good news for wage earners this year and maybe some less-great news for about 12 million higher income workers. First, the good news for all employees: Your share of Social Security taxes – that FICA (Federal Insurance Contributions Act) deduction you see on your pay stub – will remain at 6.2% for 2017. Your employer will continue contributing that amount for your future Social Security benefit, too.

Higher income workers, though, will be facing a tax hike of sorts. The maximum taxable earnings subject to FICA deductions will increase from \$118,500 to \$127,200. Those at the top end of that range will be paying \$539.40 more a year in taxes. Source: [Investment News](#)

The healthcare cost puzzle

If President Trump changes or scraps the Affordable Care Act (Obamacare), is its replacement likely to be more expensive, less expensive or just about the same for current policyholders?

At this point, no one knows. Independent, non-partisan health care economists say keeping features that everyone wants and politicians of all stripes promise in some form – for instance, allowing children up to age 26 to remain on their parents' plan, covering pre-existing conditions and offering everyone affordable insurance – may be a challenge to make both comprehensive and affordable. Source: [CNN Money](#)

How rising interest rates could affect your investments

You may have read or heard about interest rates going up and wondered whether that's good or bad, and how it affects your investments. Because one key interest rate – the rate that banks charge each other for overnight loans – recently was raised from 0.5% to 0.75%.

Interest rates are very low. According to Forbes, while small interest-rate changes often affect professional trading in long-term Treasury bonds, for an individual investor like you, small changes in rates are unlikely to have a significant impact on your portfolio. Source: [Forbes](#)



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Social Security benefit increases for retirees

If you receive Social Security benefits, your monthly check or direct deposit will go up by 0.3% starting in January. That's about \$5 month, on average, which is the smallest adjustment for higher living costs in Social Security history. (And more than that will be consumed by higher Medicare charges, see below.)

There are also [additional changes](#) in 2017 if you collect Social Security benefits, still work and are younger than 66, which is considered "full retirement age." If you make more than \$16,920 of income in 2017 (an increase from the \$15,720 limit in 2016), the amount of your Social Security benefit will decrease \$1 for every \$2 you make above that limit.

As before, once you are past full retirement age, you can earn as much as you like and keep all of your benefit. Source: [Investment News](#)

Medicare price hikes coming for many retirees

Medicare premiums will be going up in 2017 for the majority of retirees. Like most things related to Social Security and retirement health benefits, it's complicated.

For about 70% of retirees, Medicare's Part B premium will rise from \$104.90 to \$109 a month, on average. The remainder of those covered by Medicare will pay \$134.00 a month, up from \$121.80 in 2016. The higher charge will apply to those eligible to enroll in Medicare for the first time in 2017, those currently enrolled in Medicare but not collecting Social Security, and those already subject to Medicare premium surcharges because they didn't enroll on time and paid a penalty.

With costs going up, it may be time to re-examine your retirement income plan. Source: [Medicare.gov](#)

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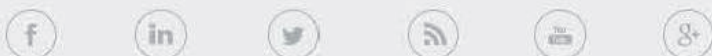
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ALRS341_B

Subject line: Allstate: Before winter arrives, make sure you're protected

Prepare your home for winter with these tips.

[Tools & Resources](#)



<Agent Name>
<123-456-7890>

[Email](#) | [Website](#)  

Prevention Awareness
eMail
WINTER PREP

Winter is coming. Are you ready?

<Sample>, winter will be here sooner than you think. Colder weather can do serious damage to your place if you're not prepared. Before the first snowflakes fall, follow these tips to protect your home.



Plug the leaks

Caulk, insulate or weatherstrip areas where warm air escapes — outlets, attic hatches, windows, door frames, etc.



Give your HVAC some TLC

Change your filters and vacuum your heat ducts, baseboard units, registers and radiators so warm air can flow freely.



Make pipes a priority

Use pipe insulation on exterior or unprotected pipes, expose them to warm air by opening cabinet doors and drip lukewarm water from faucets to minimize chances of a pipe freeze.



Don't ignore the outdoors

Clear your gutters, trim tree branches, disconnect hoses and turn off exterior faucets to minimize potential damage.

Looking for more tips on protecting your home this winter?

[LEARN MORE](#)

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Subject line: Tips to help prevent ice damming

Before the next thaw, review [these tips](#) to help protect your home.

[Tools & Resources](#)



<John P. Agent>
<123-456-7890>

Email | Website  

Prevention Awareness eMail WINTER PREP ICE DAMMING

Don't let ice ruin your roof.

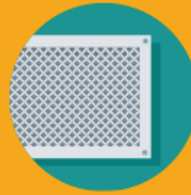
<Sample>, warmer weather during the winter months can cause major damage to your roof. Before the next thaw, review these tips to help keep your home safe this winter.

How to prevent ice dams:



Keep it clear

Hire a professional to remove snow from your roof and gutters.



Examine the exhausts

Make sure all ducts — bathrooms, kitchen, furnace and other living areas — are clean and exhaust to the outside, not the attic.



Keep water away

Clear gutters and position downspouts away from your home to avoid water backups.



Reduce heat loss

Check your attic's insulation to make sure warm air stays in your home and out of the attic.



Check the chimney

Let a professional examine your chimney for signs of damage that could let water in.

Looking for more tips about protecting your home this winter?

[LEARN MORE](#)

Don't feel comfortable doing the work yourself? Here's a **free one-year Angie's List Silver membership**[†] from Allstate. [Learn more](#)

Angie's list
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Just a little prep can go a long way toward protecting your home. If you have questions, please call <XXX-XXX-XXXX> or [email](#) anytime.

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[†]No quote or purchase of insurance necessary. Silver membership available to new Angie's List customers only while supplies last. Subscription renews annually at additional cost unless cancelled. Enrollment required.

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Here are some tree-trimming tips for you.

[Learn more](#) ▶

<[Marc](#)>,

Now that spring has sprung, you may want to trim some of your trees to help ensure their health and your home's safety.

Here's how to spot trees that need your attention:

- 1 Look for branches that crowd each other, are lopsided or hang over your home or utility lines
- 2 Check for signs of disease including branches with little to no growth that appear dry or decayed
- 3 Watch for mushrooms growing around or near trees as this can be a sign of root rot

For more [tips](#) and [tools](#) to help you tackle your spring cleaning, just give my agency a call anytime at <XXX-XXX-XXXX>.

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Here's how to celebrate safely and still have fun.

[Learn more](#) ▶

<[Marc](#)>,

Backyard BBQs. Pool parties. 4th of July fireworks. It's almost impossible not to have fun during summer!

No matter how or where you celebrate, you can make safety part of the tradition by:



Keeping your grill at least two feet from docks, siding and branches



Removing puddles of water so mosquitoes don't interrupt your backyard party



Enclosing your pool with a fence or mesh to keep uninvited guests out

I have the [tools](#), [tips](#) and [trusted advice](#) to help make sure you're protected this summer. For more ideas to help you have a safe summer, call my agency at **XXX-XXX-XXXX** anytime.

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You'll dig these tips

Protect your property from winter weather-related damage.

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<Marc>,

Had enough of winter? So has your [roof](#). In fact, most roofs can only hold up to 20 lbs. of snow per square foot.

You can safely remove snow from your roof, and here's how:

- 1 Use a "snow rake" that allows you to reach your roof from the ground
- 2 Remove snow in direction of roof's slope to help prevent damage
- 3 Don't feel comfortable doing the job yourself? My agency can offer you a complimentary one-year membership* to [Angie's List®](#) so you can hire a licensed professional

For more [tips](#) and [tools](#) to help you give Old Man Winter the brush off, just give my agency a call anytime at <XXX-XXX-XXXX>.

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Prevention Awareness Email
Snow on the Roof

Excluded Northwest (except AK), California, Southwest, Texas, Southern, Southeast & Florida



Candice Vigorita
1-610-285-7560



[Email](#) | [Website](#)



Follow these [steps](#) for a happy holiday season.

[Learn more](#) ▶

Jacob,

We want you to play it safe when decking the halls for the holidays. Around 5,800 people a year* are treated in hospital emergency rooms for falls associated with decorating.

Help ensure your holiday season is safe and merry:

- When climbing a ladder, always face forward and balance your body near the middle step to avoid falling
- Be careful not to overload your outlets when decorating, as this may cause a fire
- Real trees indoors drop needles when they are drying out - if you notice excessive needles, dispose of the tree to prevent a fire

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*Source: Electrical Safety Foundation International (ESFI) at esfi.org/resource/holiday-data-and-statistics-359

Allstate Insurance Company
2775 Sanders Road
Northbrook, IL 60062

**Prevention Awareness Email
Holiday Safety
Available CW**

D12217TaG

Direct Mail and Email Campaign Details

Auto/Home Prospecting & Auto Prospecting

2017 Auto and Home prospecting mailings are designed to better target prospects and maximize results.

- Each month the mail file will be rank ordered based on the likelihood of each prospect to respond to direct mail.
- The top 250 or 500 prospects, depending on enrollment preferences, in the file will be selected to receive a prospecting mailing.
- The creative that is used (Auto or Home) will depend on the prospects in the file and the best creative for them. It is possible that on a monthly basis you could have all Auto mailed and no Home (or vice versa) or a combination of both Auto and Home.

Target Prospect

- Prospects with a higher likelihood to request a quote and result in a sale of one or more Allstate policies
- Criteria includes over 2,000 demographic variables, such as age, address type, marital status, occupation type, home value, etc.
- Criteria is continually updated based on the performance of recently completed campaigns

Timing, Mail Quantity and Agent Price

- Monthly; January – November
- Up to 250 or 500 pieces / drop, depending on selections at enrollment
- \$0.22 / piece on up to 250 pieces; \$0.44 after 250

Condo Prospecting

Target Prospect

- This direct mail campaign targets prospects who are likely condo owners and who do not currently have Allstate condo insurance.

Timing, Mail Quantity and Agent Price

- May, July & September
- Up to 200 pieces / drop
- \$0.20 / piece

Direct Mail and Email Campaign Details

Motorcycle Prospecting

Target Prospect

- This direct mail campaign targets prospects who are likely motorcycle owners and who do not currently have Allstate motorcycle insurance.

Timing, Mail Quantity and Agent Price

- February, April & June
- Up to 300 pieces / drop
- \$0.21 / piece

Boat Prospecting

Target Prospect

- This direct mail campaign targets prospects who are likely boat owners and who do not currently have Allstate boat insurance.

Timing, Mail Quantity and Agent Price

- March, May & August
- Up to 200 pieces / drop
- \$0.21 / piece

Renters Prospecting

Target Prospect

- This direct mail campaign targets prospects who are likely renters and who do not currently have Allstate renters insurance.

Timing, Mail Quantity and Agent Price

- August
- Up to 300 pieces / drop
- \$0.20 / piece

Direct Mail and Email Campaign Details

Centralized Auto ReQuote

Target Prospect

- ReQuote processes Alliance "saved" auto quotes
- Criteria is determined by the Region

Timing, Mail Quantity and Agent Price

- January – December
- Up to 250, 500, 1,000, 2,000 per drop, depending on selections at enrollment
- \$0.20 / piece on the first 250 pieces / month; \$0.41 / piece on any volume over 250

Centralized Home ReQuote

Target Prospect

- ReQuote processes Alliance "saved" auto quotes
- Criteria is determined by the Region

Timing, Mail Quantity and Agent Price

- January – December
- Up to 250, 500, or 1,000 pieces / drop, depending on selections at enrollment
- \$0.21 / piece on the first 250 pieces / month; \$0.42 / piece on any volume over 250

Direct Mail and Email Campaign Details

Centralized Auto First Quote

Target Prospect

- First Quote processes auto prospecting quotes and automatically sends the quotes for direct mail printing and mailing.
- Criteria is determined by the Region

Timing, Mail Quantity and Agent Price

- Jan., Mar., May, July, Sept., Nov.
- Up to 250 or 500 pieces / drop, depending on selections at enrollment
- \$0.27 / piece on the first 250 pieces / month; \$0.55 / piece on any volume over 250

Centralized Home First Quote

Target Prospect

- Criteria is determined by the Region

Timing, Mail Quantity and Agent Price

- Feb., Apr., Jun., Aug., Oct., Dec.
- Up to 250 or 500 pieces / drop, depending on selections at enrollment
- \$0.27 / piece on the first 250 pieces / month; \$0.53 / piece on any volume over 250

I'm in the Neighborhood

Target Prospect

- This direct mail campaign targets prospects in the area to let them know of the new agency.

Timing, Mail Quantity and Agent Price

- Sent in month of agent appointment
- Up to 500 pieces / drop
- \$0.19 / piece

Direct Mail and Email Campaign Details

Life Cross-Sell DM

Target Customer

- Multiline or Financial only
- No presence of a Life product
- 25-45 years of age

Timing of Contact, Mail Quantity and Agent Price

- September
- Up to 500 pieces / drop
- \$0.17 / piece

Retirement Cross-Sell EM

Target Customer

- Campaign targets various customer segments within your book of business
- Creative will vary depending upon the age range of customers
 - Customers 27-35 years of age who are mono-line auto or property, multi-line or mono-line life
 - Customers 36-48 years of age who are mono-line auto or property, multi-line or mono-line life
 - Customers 49-58 years of age who are mono-line auto or property, multi-line or mono-line life
 - Customers 59-70 years of age who are mono-line auto or property, multi-line or mono-line life

Timing of Contact, Mail Quantity and Agent Price

- March
- No cap on the number of pieces / drop
- Free to agents

Direct Mail and Email Campaign Details

College Planning Cross-Sell EM

Target Customer

- Monoline Auto, Monoline Property, Multiline, Monoline Life or Monoline Financial
- 25-50 years of age
- Presence of children
- Email address present

Timing of Contact, Mail Quantity and Agent Price

- May
- No cap on the number of pieces / drop
- Free to agents

Long-Term Care Cross-Sell EM

Target Customer

- Monoline Auto, Monoline Property, Multiline, Monoline Life or Monoline Financial
- 51-70 years of age
- Email address present

Timing of Contact, Mail Quantity and Agent Price

- June
- No cap on the number of pieces / drop
- Free to agents

Direct Mail and Email Campaign Details

New Household Referral Mailer

Target Customer

- New to Allstate
- Integrated with new customer contract stream
- Drops around day 37 of their relationship with Allstate

Timing of Contact, Mail Quantity and Agent Price

- Weekly; January - December
- No cap on the number of pieces / drop
- \$0.17 per piece

Financial Market Insights EM

Target Customer

- Multiline Home and Auto, Monoline Life/Financial, have a PUP or Monoline Landlord. Two versions will be sent, one to customers ages 27-45 and another to customers 46-65.

Timing of Contact, Mail Quantity and Agent Price

- Quarterly: January, April, July and October
- \$10 per drop / \$40 for the full year

Prevention Awareness EM

Target Customer

- All customers in your book with an Email address present

Timing of Contact, Mail Quantity and Agent Price

- Winter safety – January
Spring Home safety – May
Auto safety – June
Holiday safety – November
- No cap on number of pieces per drop
- Free to agents