

# Direct Mail and Email Campaign Details

*Click the campaign to be redirected to the creative or details*

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



Johnathan Murphy Agent  
1234 Main Street  
Suite 999  
Peoria IL 61615

# Home + Life & Auto House & Home States

Anthony Sample  
1234 Main Street Apt # 1423  
Anywhere IL 54321-2595



March 21, 2016



## Protect what makes your house a home.

Hi Anthony,

Your house is so much more than just the place you live. It's the place you and your family will create a lifetime of memories. I can help you protect your most valuable investment and help ensure your family will always call it their home.



With **Allstate House & Home<sup>®</sup> Insurance**, you get customized protection that's right for your home. Plus, you can save with the **Welcome Discount** – 10% off just for signing up.

And if something happens to you, I'd like to help your family stay in their home.



**Allstate TrueFit<sup>®</sup> Life Insurance** could be customized to help pay off your mortgage so your loved ones have one less thing to worry about if you're gone.

Enjoy the peace of mind of knowing your family has the protection they need today and for years to come. Call me to learn more.

Always here to help.

*Johnathan Murphy Agent*

Put your home and family in good hands.<sup>SM</sup>

Johnathan Murphy Agent  
(222) 222-2222

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

Subject to terms, conditions and availability. Savings vary. Allstate Vehicle and Property Ins. Co. and affiliates: 2775 Sanders Rd., Northbrook, IL 60062. Allstate TrueFit is a term life insurance to age 95 policy issued by Allstate Assurance Co., 3075 Sanders Rd., Northbrook, IL 60062, and is available in most states with contract/series ICC1AAC1/AAC14-1. In New York, issued by Allstate Life Ins. Co. of New York, Home Office: Hauppauge, NY. Allstate TrueFit is available with contract NYLU818. This policy has exclusions, limitations and terms that may affect coverage, renewal, cancellation, termination or other contractual rights and benefits. ©2016 Allstate Ins. Co.

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

AMP/NC-LLOGO-072 DB4675G

D12430TaG

1740/3N-cppmtest2 061130110154 1 MLTB03A 03/21/16



<Agent Name>  
<Street 321>  
<123 Anystreet>  
<Anytown>, <US> <99765-4477>

Home + Life & Auto  
Non House & Home States

123456789112  
<Sample A. Sample>  
<1234 Any Street>  
<Anytown, IL 12345>  
123456789112



## Protect what makes your house a home.

Hi Anthony,

Your house is so much more than just the place you live. It's the place you and your family will create a lifetime of memories. I can help you protect your most valuable investment and help ensure your family will always call it their home.



The coverage you need for your home can vary from other homes in your area. I can help you explore a variety of options to find what's right for you.

And if something happens to you, I'd like to help your family stay in their home.



**Allstate TrueFit® Life Insurance** could be customized to help pay off your mortgage so your loved ones have one less thing to worry about if you're gone.

Enjoy the peace of mind of knowing your family has the protection they need today and for years to come. Call me to learn more.

Always here to help,

**Put your home and family in good hands.™**

<Jonathan M. Agent>  
<(309) 123-4567>

<john.agent@allstate.com>  
<www.agentwebaddress.com>

Subject to terms, conditions and availability. Allstate TrueFit is a term life insurance to age 95 policy issued by Allstate Assurance Co., 3075 Sanders Rd., Northbrook, IL 60062, and is available in most states with contract/series ICCMAG/ACIA-1. In New York, issued by Allstate Life Ins. Co. of New York, Home Office: Hauppauge, NY. Allstate TrueFit is available with contract NYLU088. This policy has exclusions, limitations and terms that may affect coverage, renewal, cancellation, termination or other contractual rights and benefits. © 2016 Allstate Ins. Co.

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00A23tag AMP/NC-LOGO-072

000002 0115 D12190000 G1 00 10 APYSXCWXAX  
Sample Sample  
State Your Savings CW - Jan 2016  
123 Anystreet  
Anytown AK 12345

Dear Sample,

You've probably asked yourself if you can afford auto insurance from Allstate. With a chance to **save an average of \$446 a year**, it makes dollars and sense to call me for a quote.

**You'll want to switch for the savings.**

With more than 15 ways to save, Allstate discounts rates, not service. Everything from safe driving skills to a shiny new set of wheels can help save you money. Plus, when you insure more than one product with Allstate, you can save with our Multiple Policy Discount.

**You'll want to switch for the coverage.**

If you ever have a problem on the road, need to file a claim or just have a question, Allstate will be just a few clicks or a phone call away. When you switch to Allstate, you'll have 24/7 access to a licensed insurance professional and our roadside assistance network.<sup>1</sup> Plus, only Allstate has a Claim Satisfaction Guarantee<sup>®</sup>.<sup>\*\*</sup>

**You'll want to switch for the trusted agent.**

I have the tools, resources and expertise to help you determine if you have the right amount of coverage and all the discounts for which you may qualify. I'm here to make sure you have the protection and advice you want from an agent you can always count on.

**The quote is free. The protection is priceless.**

Don't wait for something to happen or until you have to file a claim before you start thinking about your auto insurance. **Call me today at (999) 999-9999** for the coverage, savings and service you deserve.

Sincerely,

*Johnathan Agent*



Johnathan Agent  
Exclusive Agent  
(999) 999-9999  
Agent Street  
Agent City, AK 12345  
sampleagent@allstate.com

**P.S.** If you have your insurance card and driver's license ready, getting a quote will be that much quicker. **Don't wait. Call me today.**

**Auto/Home Prospecting  
Available CW  
State your Savings FRONT**

**National average  
savings of \$446\***

**Alaska drivers: how much  
can you save when you switch?**



**We're driven  
to give you more ways to save**

**Here are just a few of the many  
discounts you may qualify for:<sup>2</sup>**

- Early Signing Discount<sup>®</sup>
- Safe drivers discount
- Anti-lock brake discount
- Anti-theft device discount
- New car discount

**Here are just a few of the many  
ways to save more with Allstate:**



**Multiple Policy Discount** – Save up to **25%** when you add an auto policy to an existing home policy.



**Drivewise<sup>®</sup>** – Bad drivers get tickets. Good drivers get rewards with *Drivewise<sup>®</sup>*.  
(See back for more details)

**Let me tell you about even more  
ways for Alaska drivers to save.**



**Call me today and get  
protection you can trust  
(999) 999-9999**



# More reasons to switch to Allstate

Auto/Home Prospecting  
Available CW  
State your Savings BACK



## Dedicated agents you can trust – like me.

### Let me help you:

- Find all the discounts you may qualify for now, and in the future
- Customize your policy to fit your needs and budget
- With recommendations based on my experience in your area



## Quality coverage and a mobile app you can count on – anytime and anywhere.

### I'll provide you with tools and resources such as our free Allstate® mobile app to help protect you while you're on the road and on the go.

- Access your insurance information, including a **digital ID card**,<sup>3</sup> parking reminder and more
- Now features our pay-per-use service – **Good Hands Rescue**<sup>SM</sup> – for 24/7 access to our roadside assistance network

Download the app now: text<sup>4</sup> Allstate11 to 25788



## Sign up for *Drivewise*® and get rewarded for your safe driving.<sup>5</sup>

### Call me to start earning rewards today.

- **Learn** about the benefits of simply signing up for *Drivewise*® as well as the perks you could get for continuing to drive safely
- **Get** 10,000 Allstate Rewards points automatically just for getting started and earn hundreds of points every week
- **Redeem** your points for savings on brands you know and love at [allstaterewards.com](http://allstaterewards.com)

Enroll in *Drivewise*® today and save!

Call me today for a chance to save an average of \$446\* and get so much more by switching to Allstate.

(999) 999-9999



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

\*\*NOT AVAILABLE IN ALL STATES. Subject to terms, conditions and availability for a limited time on standard auto policies and all TX auto policies. Premium credit varies based on vehicle involved and underlying policy term. In VT, this feature is called the Claim Satisfaction Commitment.

<sup>1</sup> This is a pay-per-use service.

<sup>2</sup> Discounts subject to terms, conditions and availability, and vary by state. Your policy may refer to the early signing discount as the "Future Effective Date" discount. The discount can diminish to zero over time.

<sup>3</sup> Digital ID cards not accepted as proof of insurance in every state.

<sup>4</sup> Message and data rates may apply. Text HELP for help. Privacy: [Allstate.com/privacy](http://Allstate.com/privacy).

<sup>5</sup> *Drivewise*® optional. Savings and points vary based on driving behaviors. Smartphone and app required. No quote or purchase necessary for Allstate Rewards; rewards unavailable in NY. Subject to terms, conditions and availability.

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

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





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

000002 0115 D11944000 G1 00 10 AP5HXCWXAX

Sample Sample  
Happy SAQ CW - Jan 2016  
123 Anystreet  
Anytown AK 12345

Auto/Home Prospecting  
Available CW  
Happy SAQ



Johnathan 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 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 (35 year-old married male from Anytown, Alaska, 2011 Honda Accord LX\*\*) and applied the discounts below to create a sample quote for you.

#### Discounts Applied:

- Future Effective Date
- Passive Restraint
- Allstate® Easy Pay Plan
- Anti-Lock Brake
- Premier Plus
- Multiple Policy
- FullPay®
- Good Payer
- Preferred Package

#### Your Sample Quote:

#### 6 Month Coverage on a 2011 Honda Accord LX

COVERAGE	LIMITS
Bodily Injury	\$50K/\$100K
Property Damage	\$50K
Personal Injury Protection	\$10K
Collision Deductible	\$500
Comprehensive Deductible	\$500
Uninsured/Underinsured Motorist	\$50k/\$100k
<b>TOTAL 6 MO. POLICY PREMIUM</b>	<b>\$390.15</b>
<b>MONTHLY PAYMENT</b>	<b>\$65.03</b>

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 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,

*Johnathan Agent*

Johnathan Agent  
Exclusive Agent  
(999) 999-9999  
sampleagent@allstate.com



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.**



**Auto/Home Prospecting  
Available CW to House & Home states  
(excludes CA, CT and FL)  
Home Sweet Savings FRONT**

000002 0115 D12188000 G1 00 IG APWEXHHXAX  
Sample Sample  
Home Sweet Savings CW - Jan 2016  
123 Anystreet  
Anytown AL 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,

*Johnathan Agent*



Johnathan Agent  
Exclusive Agent  
(999) 999-9999  
Agent Street  
Agent City, AL 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, AL 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

**Auto/Home Prospecting  
Available CW to House & Home  
states (excludes CA, CT and FL)  
Home Sweet Savings BACK**



## 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. **Allstate<sup>SM</sup> Mobile** features **MyHome<sup>SM</sup>** for instant access to your insurance information and the ability to file a claim anytime and anywhere. **Visit [allstate.com](http://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<sup>®</sup>** 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**



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<sup>®</sup> 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<sup>®</sup> 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



000001 0115 D11191000 G1 00 10 APHSXH2XAX  
Sample Sample  
I Offer Homeowners CW - Jan 2016  
123 Anystreet  
Anytown AK 745

**Auto/Home Prospecting**  
**Available CW to Non-House & Home**  
**states (excludes CA, CT and FL)**  
**I Offer Homeowners**



## I offer home insurance to help you get the protection you need.

Hi Sample,

Your home is one of your most valuable assets and it's important that you make sure you have the coverage you need.

In addition to offering car insurance backed by a company with over 80 years of experience, I can offer home insurance to help you protect your home.

I'm here to help you:

- **Protect your most valuable investment.** I'll work to help you find coverage that meets your needs and your budget.
- **Bundle your policies.** Getting insurance for your car, home, motorcycle, boat and more all in one place saves you time and hassle.
- **Take care of the switching and paperwork.** I'll even help tell your old insurance company, "goodbye".

Why wait? Finding coverage to help protect your home is easier than you think. **Let's talk. Call me today at (999) 999-9999.**



Sincerely,

*Johnathan Agent*



**Home Insurance to protect your more valuable investment**

**Safe drivers save 45%\* or more on quality Allstate car insurance**



Learn about our home insurance today. Call me at (999) 999-9999 for a free quote.

**Johnathan Agent**

**sampleagent@allstate.com**

**(999) 999-9999**

\*Savings and coverages subject to terms, conditions and availability. Savings vary. Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company and its affiliates: 2775 Sanders Road, Northbrook, IL 60062

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# Auto/Home Prospecting Available CW to House & Home states House and Home Built in Savings FRONT

Johnathan Agent  
Agent Street  
Agent City AL 12345

000002 0115 D11246000 G1 00 IG APHBXHHXAX  
Sample Sample  
H&H Built-in Savings CW - Jan 2016  
123 Anystreet  
Anytown AL 12345

Dear Sample,

It makes sense, doesn't it — you decide what you need?

**Allstate has a kind of home insurance called House & Home®.** It's flexible, so it can be customized to help meet your specific needs. You get great protection for your home without a lot of extras.

### Not sure about your "specific needs"?

That's where I can help. As a local Allstate Agent, I live in the area and I'm familiar with the weather conditions, types of homes and building materials in Anytown. That means I have first-hand knowledge of how Allstate Insurance can help you.

Just call me at (999) 999-9999. I can give you a free, no obligation quote just for calling and a **10% Welcome Discount†** if you sign up.

If you become my customer, I'm always just a phone call away if you have any questions or concerns. I can help you make sure your protection keeps up with you, and that you're getting the best value possible.

### House & Home offers more discounts than ever:

- Claim-Free Discount
- Protective Device Discount
- Loyalty Discount, and more!

Call me today at (999) 999-9999 so I can tell you more about Allstate House & Home.

Sincerely,

*Johnathan Agent*



Johnathan Agent  
Exclusive Agent  
(999) 999-9999  
sampleagent@allstate.com

P.S. In addition to **10% Welcome Discount†**, you can save even more if you combine your home and auto policies with Allstate!

**Call me and I'll be happy to give you a  
FREE tailor-made quote.**

† Welcome Discount applies to premium for major perils.

Coverages and discounts are subject to terms, conditions and availability. Savings will vary. If you no longer wish to receive mail solicitations from Allstate, please call 1-866-584-2409.

Allstate Property and Casualty Insurance Company and their affiliates, 2775 Sanders Road, Northbrook, IL 60062  
©2016 ALLSTATE INSURANCE COMPANY.



House & Home Insurance

**Call Allstate Agent  
Johnathan Agent  
today at (999) 999-9999.**

## Built-in savings with Allstate House & Home® :

### Welcome Discount

Get **10% off** just for joining Allstate.†

### Claim-Free Discount

For coming to Allstate without prior claims.

### Home Buyer Discount

Get a discount for buying a home — and even more for new construction.

### Multiple Policies Discount

Bundle home, auto and life — insure more, save more.



**Save even more**  
when you insure both your  
house and car.



## Allstate House & Home Savings

There are lots of ways to save on your home insurance. Here are just a few—call me for a review today and get all the savings coming to you!

**Claim-Free Rewards.** No claims? Save on your renewal bill!\*

**Claim RateGuard®.\*** Helps keep your rate from going up just because you file a claim.\*\*

**Easy Pay.** Get a discount when you set up automatic premium withdrawals.

**Newer Roof.** A newer roof can help lower your rate.

**Fire and Theft Protection.** Smoke detectors and an alarm system can mean even more savings.

**More discounts are available.**

Find out about all the discounts you are eligible for when you contact me.

### Keep track of all the things that make your house a home with our **FREE Digital Locker®** app.



With Digital Locker, you can easily create a visual inventory of what's in your home. You'll have quick access to a complete and secure record of your belongings and their value. And, you'll feel better knowing you have it, should you ever have a claim.



#### It's as easy as 1-2-3 and FREE!

1. Take pictures of your valuables
2. Organize by room or category and assign value
3. Store safely in the cloud

**To download: go to [DigitalLocker.com](http://DigitalLocker.com), search for Digital Locker in the app store or use your QR reader to download now.**



**Allstate.**

House & Home Insurance

**For quality home protection and multiple discounts,  
call the number on the front today!**

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\*\*Claim RateGuard® feature applies to one claim every five years.

Discounts, coverage and features are subject to terms, conditions, availability and qualifications. Savings vary. Allstate Property and Casualty Insurance Co.: 2775 Sanders Road, Northbrook, IL 60062

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State Your Savings CW - Jan 2016  
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*Johnathan Agent*



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Exclusive Agent  
(999) 999-9999  
Agent Street  
Agent City, AK 12345  
sampleagent@allstate.com

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Available CW  
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**National average  
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(See back for more details)

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**Call me today and get  
protection you can trust  
(999) 999-9999**



# More reasons to switch to Allstate

Auto Prospecting  
Available CW  
State your Savings BACK



## Dedicated agents you can trust – like me.

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- Customize your policy to fit your needs and budget
- With recommendations based on my experience in your area



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### I'll provide you with tools and resources such as our free Allstate® mobile app to help protect you while you're on the road and on the go.

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- Now features our pay-per-use service – **Good Hands Rescue**<sup>SM</sup> – for 24/7 access to our roadside assistance network

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### Call me to start earning rewards today.

- **Learn** about the benefits of simply signing up for *Drivewise*® as well as the perks you could get for continuing to drive safely
- **Get** 10,000 Allstate Rewards points automatically just for getting started and earn hundreds of points every week
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Enroll in *Drivewise*® today and save!

Call me today for a chance to save an average of \$446\* and get so much more by switching to Allstate.

(999) 999-9999



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





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

000002 0115 D11944000 G1 00 10 AP5HXCWXAX  
 Sample Sample  
 Happy SAQ CW - Jan 2016  
 123 Anystreet  
 Anytown AK 12345

Auto Prospecting  
 Available CW  
 Happy SAQ



Johnathan 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 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 (35 year-old married male from Anytown, Alaska, 2011 Honda Accord LX\*\*) and applied the discounts below to create a sample quote for you.

- Discounts Applied:**
- Future Effective Date
  - Passive Restraint
  - Allstate® Easy Pay Plan
  - Anti-Lock Brake
  - Premier Plus
  - Multiple Policy
  - FullPay®
  - Good Payer
  - Preferred Package

**Your Sample Quote:**

**6 Month Coverage on a 2011 Honda Accord LX**

COVERAGE	LIMITS
Bodily Injury	\$50K/\$100K
Property Damage	\$50K
Personal Injury Protection	\$10K
Collision Deductible	\$500
Comprehensive Deductible	\$500
Uninsured/Underinsured Motorist	\$50k/\$100k
<b>TOTAL 6 MO. POLICY PREMIUM</b>	<b>\$390.15</b>
<b>MONTHLY PAYMENT</b>	<b>\$65.03</b>

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 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,

*Johnathan Agent*

Johnathan Agent  
 Exclusive Agent  
 (999) 999-9999  
 sampleagent@allstate.com



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.**

¡UNA GRAN OPORTUNIDAD DE AHORRAR  
EN TU SEGURO DE AUTO!

000001 0115 D10258000 G1 00  
Sample Sample  
123 Anystreet  
Anytown CA 12345

**Auto Prospecting**  
**Available to CA, NJ and FL**  
**Bi-lingual**

**SAMPLE,**  
**COMO VIVES EN EL CÓDIGO**  
**POSTAL 12345,**  
**PODRÍAS DISFRUTAR DE UNA**  
**TARIFA TAN BAJA COMO:**

**\$111.92\***

**POR MES**  
**CAMBIA TU SEGURO DE AUTO A**  
**ALLSTATE Y AHORRA**

Sample,

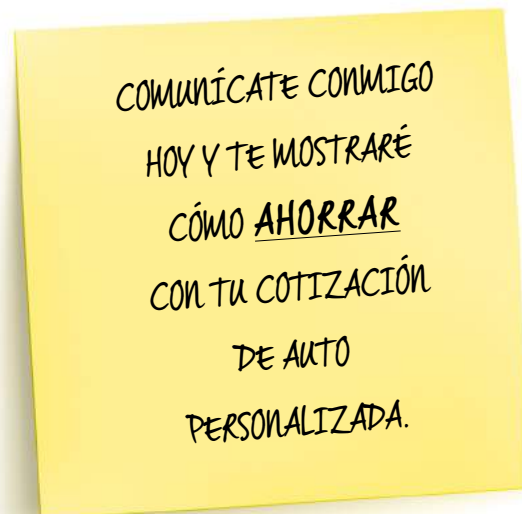
Usted ha sido seleccionado para recibir esta oferta de seguro de auto de Allstate Northbrook Indemnity Company (oferta expira el 29 de Febrero del 2016). ¡Es el momento para cambiar tu seguro de auto a Allstate! De hecho, 7 de 10 clientes que se cambiaron a Allstate, pagaron menos. Para darte una idea de cuánto podrías ahorrar con Allstate, consultamos el perfil de un cliente típico (hombre casado de 40 años de edad, código postal 12345, 2014 Toyota Camry LE 4dr) para definir lo que tendría que pagar.

Consulta esta cotización que te presentamos como ejemplo, y luego **llámame al (999) 999-9999** para saber con exactitud cuánto podrías ahorrar en tu seguro de auto!

Cobertus	Limite de responsabilidad legal
Lesiones corporales	\$50K/\$100K
Daños a la propiedad	\$50,000
Pagos medicos	\$2,000
Deducible contra choques	\$1,000
Deducible contra todo riesgo	\$500
Conductores sin seguro/sin suficiente seguro	\$50k/\$100k
Total estimado de prima mensual	<b>\$111.92*</b>

**LLAMA A MI OFICINA AL**  
**(999) 999-9999**  
**PARA EMPEZAR A AHORRAR HOY MISMO.**

Johnathan Agent  
Agent Street  
Agent City CA 12345  
CA License# 0761703



\*Las cantidades de la prima que aparecen aquí corresponden a una póliza nueva con pagos mensuales, y se muestran como ejemplo solamente. Cada prima variará en base a varios factores que podrían incluir, y no están necesariamente limitados a la cobertura y deducible que usted elija, requisitos de elegibilidad, historial crediticio, récord de manejo, descuentos aplicables, tipo y características del vehículo, y el número de millas manejadas anualmente. Los porcentajes de descuento se aplican a todas las coberturas y variarán dependiendo de cada cotización. Las cantidades de la prima están basadas en la información sobre primas obtenida en Febrero 2015, y en suposiciones acerca de la elegibilidad para el descuento, edad, sexo, condición de propietario residencial, historial de page, duración del seguro de auto anterior y ciertos límites y deducibles de la póliza. Las coberturas y ahorros están basados en las características de la póliza elegida. Todas las tarifas están sujetas a cambio. La disponibilidad de un seguro de una compañía en particular podría variar según el estado y las coberturas, y los ahorros están sujetos a términos, condiciones y calificaciones. Seguro de auto ofrecido por Allstate Northbrook Indemnity Company: 2775 Sanders Road, Northbrook, IL 60062

Usted puede dejar de recibir ofertas de seguros preseleccionadas de ésta o otras compañías si llama al número gratuito 1-888-567-8688. Para más información sobre ofertas preseleccionadas, por favor consulte el **AVISO SOBRE OFERTAS PRESELECCIONADAS Y CANCELACIÓN DE OFERTAS.**

**AVISO SOBRE OFERTAS PRESELECCIONADAS Y CAMNELACIÓN DE OFERTAS:**

Esta oferta de seguros preseleccionada se basa en la información contenida en su informe de crédito que indica que usted cumple con ciertos criterios. Esta oferta no se garantiza si usted no cumple con nuestros criterios. En California, nuestro criterio de clasificación no incluye el uso de la información en su reporte crediticio. Si usted no desea recibir ofertas de seguros preseleccionadas de ésta o otras compañías, por favor llame a las agencias de informes de crédito al número gratuito 1-888-567-8688; o si prefiere, escriba a: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123, ó a TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505.

GREAT SAVINGS OPPORTUNITY FOR YOU  
ON YOUR AUTO INSURANCE!

Auto Prospecting  
Available to CA, NJ and FL  
Bi-lingual

SAMPLE,  
BECAUSE YOU LIVE IN  
ZIP CODE 12345, YOUR RATE  
COULD BE AS LOW AS:

**\$111.92\***

PER MONTH  
SWITCH YOUR AUTO INSURANCE TO  
ALLSTATE AND SAVE

Dear Sample,

You have been selected to receive this offer of auto insurance from Allstate Northbrook Indemnity Company (offer expires February 29, 2016). It's a great time to switch your auto insurance to Allstate! In fact, nearly 7 out of 10 customers who switched to Allstate paid less. To give you an idea of how much you might save with Allstate, we looked at a typical customer profile (40 year-old married male, zip code 12345, 2014 Toyota Camry LE 4dr) to see what they could expect to pay.

Take a look at the sample estimate below, then **call me at (999) 999-9999** to see exactly how much you can save on your auto insurance!

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 Estimated Monthly Premium	<b>\$111.92*</b>

CALL MY OFFICE AT  
**(999) 999-9999**  
TO START SAVING TODAY.

Johnathan Agent  
Agent Street  
Agent City CA 12345  
CA License# 0761703



CONTACT ME TODAY  
TO SEE HOW YOU  
CAN SAVE WITH  
YOUR PERSONALIZED  
AUTO ESTIMATE

\*Premium amounts shown are for a new policy with monthly payments 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. Discount percentages are applied to all coverages and will vary with actual quote. Premium amounts based on premium data obtained in February, 2015 and are based on assumptions about discount eligibility, age sex, residential ownership, bill payment history, length of prior auto insurance and certain policy limits/deductibles.

Coverages and savings based upon policy features selected. All rates subject to change. Availability of insurance from a particular company may vary by state and coverages and savings are subject to terms, conditions and qualifications. Auto insurance offered through Allstate Northbrook Indemnity Company: 2775 Sanders Road, Northbrook, IL 60062

You can choose to stop receiving "prescreened" offers of insurance from this and other companies by calling toll-free 1-888-567-8688. See [PRESCREEN & OPT-OUT NOTICE](#) below for more information about prescreened offers.

**PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of insurance is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our underwriting criteria. In California, our underwriting criteria does not include use of information in your report. If you do not want to receive prescreened offers of insurance from this and other companies, call the consumer reporting agencies toll-free at 1-888-5OPT-OUT (1-888-567-8688); or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123, or TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505.

©2016 Allstate insurance Company

D10258

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

## Condo Prospecting Available CW with separate NJ version (excludes FL and MA) Protect your place

Anthony Sample  
123 Main Street Apt 1423  
Anywhere IL 61615



Call me today at (309) 123-4567  
for a FREE Condominium  
Insurance quote.

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

Dear Anthony:

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 (309) 123-4567 for a FREE quote on coverage to protect your place.

Sincerely,

*Johnathan Murphy Agent*

Johnathan Murphy Agent, AAMS, CFA, CRCP  
Exclusive Agent  
(309) 123-4567

P.S. Find out how affordable Allstate Condominium Insurance can be.  
**Call me at (309) 123-4567 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.**



\* 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.

©2014 Allstate Insurance Company

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PRPB10AMP 03/18/14

AMP/NC-CONDQCW-071



# SAVE UP TO 40%\*

on motorcycle insurance from the people who are making roads safer for riders.

**Motorcycle Prospecting Available CW with CA and NJ specific versions (excludes MA) The O.N.E.. FRONT**

000001 0824 MOTORQ G1 10  
Sample A Sample  
DI Moto Cw Requote Ltr - August 2015  
123 Main Street Suite B  
Anytown NY 12345-6789

## SAVINGS OPPORTUNITY:

Call me by 09/23/15

Dear Sample A Sample,

"We've got your back!"

There are lots of reasons why Allstate is able to say that.

First and foremost, we've been advocating motorcycle safety over the years through programs such as the **Rider Protection Project** to help alert other vehicles to the motorcycles sharing the road. We also offer rider-focused insurance coverage with **competitive rates, genuine parts repair guarantees and easy claims.**

**Plus, New York riders can save up to 40% with lots of discounts.**

Call today to see if you qualify for these discounts:

- Good Rider Discount
- Motorcycle Organization Discount
- Safety Course Discount
- Up to a 10% Transfer Discount\*
- Multiple Vehicle Discount
- Multiple Policy Discount

Rider Savings and Rider Safety from Allstate. Are you in?

**Call me at (999) 999-9999 for your free, no-obligation quote today.** It's quick and painless. You'll see why we've earned the right to say, "We've got your back."

Sincerely,

*Sample Agent*

Sample Agent, sampleagen, t@allstate, .com  
Exclusive Agent  
(999) 999-9999

P.S. Be sure to ask how you could save up to 10% with our Transfer Discount\* just for switching to Allstate!



**SPECIAL SAVINGS OPPORTUNITY FOR NEW YORK RIDER:**  
Sample A Sample

Call me today at  
(999) 999-9999 for a **FREE QUOTE**  
Rider Protection Project T-CLOCS Checklist on back

## Start saving on motorcycle insurance today.



**Five reasons why riders are choosing Allstate:**

**1. Up to 40% savings** with competitive rates and discounts.

**2. Special Coverage Options**

- Genuine Parts Guarantee
- \$30,000 in custom parts coverage option
- Towing and Labor Costs option

**3. Rider Protection Project -**

Allstate continues to work with traffic authorities to get motorcycle warning signs installed at dangerous intersections across the U.S.

**4. FREE GoodRide<sup>SM</sup> App** for the lowest gas prices, local laws, and ride and maintenance logs.



**5. Allstate Rider News** - A free online newsletter with the latest on safety, rides, trips, special rider offers and more.



Call me today at (999) 999-9999  
for your **FREE QUOTE**

**The more you insure, the more you save**

+ = **\$ SAVINGS**  
**QUOTE AUTO, TOO!**

**Drivers who switched saved an average of \$446.\*\***



**Welcome to the Allstate Rider Protection Project**  
Rider Protection Project T-CLOCS Checklist

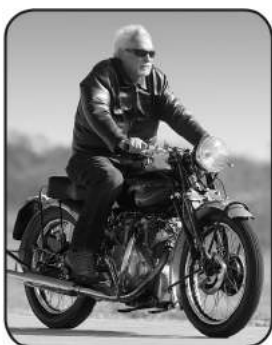
Check off all these points before your first ride of the season and regularly after that.

- T** - Tires & Wheels — Check the wear, air pressure, and condition.
- O** - Oil — Check all fluid levels, including engine oil, fuel, coolant, and shaft drive.
- C** - Controls — Levers, cables, hoses, and throttle — make sure it all works.
- C** - Chassis — Look for cracks, loose play, and missing bolts.
- L** - Lights — Check the headlamps, tail, brake, and signal lights.
- S** - Stands — Inspect both the center and side stands for cracks and bent parts.

**Call me today to get a free quote.**

**Motorcycle Prospecting**  
**Available CW with CA and NJ specific**  
**versions**  
**(excludes MA)**  
**The O.N.E. BACK**

# RIDERS KNOW ALLSTATE LOOKS OUT FOR THEM.



*"As a motorcycle parts retailer we interact with hundreds of thousands of bikers each year who tell us their stories from the road. I founded J&P Cycles as a motorcycle rider, and many of the employees are riders themselves, so ultimately we are familiar with the dangers out there. The J&P Cycles motto has always been 'Keeping the World on 2 Wheels,' and we commend Allstate for doing the same."*



**John Parham**  
Founder of J&P Cycles and President of the National Motorcycle Museum Board of Directors



*"I think what Allstate is doing is a great thing and I applaud them for it. Nobody protects riders better than Allstate."*

**Rick Fairless**  
Legendary Bike Builder

**Call me today for a FREE QUOTE and save up to 40%\* on your motorcycle insurance.**



**RIDE SAFE.**  
**RIDE SMART.**  
**ARE YOU IN GOOD HANDS®?**

**We're working to make roads safer for you.**

On average, three motorcyclists are killed every day at intersections in the United States.

Allstate created the **Rider Protection Project** to make the world a better place to ride, through its O.N.E. (Once is Never Enough) program. We are getting the word out to drivers and riders — look twice, because once is never enough. For more great safety information and to locate signs where you ride, visit [allstateridernews.com](http://allstateridernews.com).



 **Allstate.**  
**Motorcycle Insurance**

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

\*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.

\*\*National annual average savings based on countrywide information reported by new Allstate auto customers for policies written in 2014. Actual savings will vary. Allstate Insurance Company and Allstate Property and Casualty Insurance Company and their affiliates: Northbrook, IL.

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Call me today at  
(999) 999-9999 for your  
**FREE Boat Insurance quote.**

**SAVE UP TO 40%\***  
on Allstate Boat Insurance

**BOAT COVERAGE ADVISORY**

000006 0824 BOATRQ G1 IO

Sample A Sample

DI Boat Cw Requote Ltr - January 2016

123 Main Street Suite B

Anytown VT 12345-6789

**Boat Prospecting**

**Available CW with CA & NJ specific versions**

**5 Reasons 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.**<sup>1</sup>



**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,<sup>1</sup> and **43% of boaters don't have boat insurance.**<sup>2</sup> 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 >**

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

\* 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 pole.

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

**FREE Boat Insurance quote.**

**Boat Prospecting Available CW with CA & NJ specific versions 5 Reasons BACK**

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,

*Sample Agent*

Sample 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.

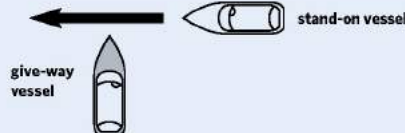
### Oncoming boat

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.



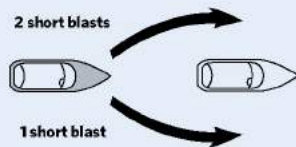
### Crossing boats

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!**



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

\* 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.

<sup>1</sup> Recreational Boating Statistics, 2014 United States Coast Guard.

<sup>2</sup> Allstate Specialty Insurance Research Study, 2010.

# Protect your place for around \$14 a month\*

## Renters Prospecting Available CW with FL, IL and NJ state specific letters Protect Your Place

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



Call me today at (309) 123-4567  
for a FREE Renters Insurance quote.

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

Dear Anthony:

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

Allstate Renters Insurance policies help to give you the protection you need—for around \$14 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 (309) 123-4567 for a FREE quote on coverage to protect your place.

Sincerely,

*Johnathan Murphy Agent*

Johnathan Murphy Agent, AAMS, CFA, CRCP  
Agent  
(309) 123-4567

P.S. Find out how affordable Allstate Renters Insurance can be.  
Call me at (309) 123-4567 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 \$14 a month!

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

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

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

©2014 Allstate Insurance Company

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PRPP33A 05/09/14

D11453TaG-CW

D11453 AMP/NC-RENTCW-068

# Auto ReQuote

## Available CW with NJ specific version



000001 0120 D11914000 G1 00 IO APARRCWAX  
Sample Sample  
Broncos Auto ReQuote CW - Jan 2016  
123 Anystreet  
Anytown AK 12345

Sample, make sure you have the right coverage at the right price.  
**Call your agent for a FREE QUOTE:**  
**Johnathan 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? 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 DISCOUNTS

- Premier Plus Level 3
- Anti-Lock Brake
- Good Payer
- Passive Restraint
- Allstate Easy Pay Plan
- Future Effective Date
- FullPay
- Multiple Policy
- Drive Wise Enrollment

VEHICLE	6 MONTH POLICY PREMIUM**	MONTHLY PAYMENT
2007 Subaru Impreza	\$511.60	\$85.27
<b>TOTAL 6 MONTH PRICING</b>	<b>\$511.60</b>	<b>\$85.27</b>

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,

*Johnathan Agent*

Johnathan Agent  
Exclusive Agent  
sampleagent@allstate.com

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





## Available CW to House & Home states (Excludes CA, CT and FL)

Johnathan Agent  
Agent Street  
Agent City AL 12345

BECAUSE YOU LIVE IN ALABAMA  
YOUR RATE COULD BE AS LOW AS:

**\$1,189.14\***  
PER YEAR

000001 0120 D11052RQ0 G1 00 IG APHEXCWXAX

Sample Sample  
Centralized H&H ReQuote CW - Jan 2016  
123 Anystreet  
Anytown AL 12345

Dear Sample Sample:

It's a great time to take another look at Allstate for your homeowners insurance. Our **House & Home<sup>SM</sup> Insurance** policy gives you more flexibility in your homeowners coverage so you can be sure your home is well protected and that you are only paying for coverage you choose. Plus, House & Home Insurance offers unique features and several new discounts to give you extra opportunities to save.

Coverages	Coverage Limits
Dwelling	\$214,400.00
Other Structures	\$42,880.00
Personal Property	\$150,080.00
Liability	\$100,000.00/occurrence
Medical	\$5.00
Additional Living Expenses	\$21,440.00
Deductible Amount	\$2,144.00
<b>Total Estimated Annual Premium</b>	<b>\$1,189.14/year*</b>

If you like what you see, please contact me at (999) 999-9999 and I can help customize a home insurance policy for you.

*Johnathan Agent*



Johnathan Agent  
Exclusive Agent  
(999) 999-9999  
sampleagent@allstate.com

P.S. Remember, when you insure both your car and home with Allstate you can save even more!



**\$avings**

**Combine and Save!**  
Switch your home and car to Allstate today to take advantage of additional discounts.

**Newer Roof,  
Save Even More.**

If you have a newer roof, you may qualify for added savings on your Allstate homeowners insurance.

**Ask me today!**



House & Home Insurance

\*Rate based upon sample quote provided.

Coverages and discounts subject to terms, conditions and availability. 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. This is a sample quote. It is not a contract or binder of insurance. To apply for insurance you must complete the application process. 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 may include Welcome Discount, Claim Free Discount, Early Signing Discount, Smoke Free Discount, Multi-Line Discount and Easy Pay Discount); additional underwriting and rating criteria; and the date coverage(s) is purchased or becomes effective. Discounts not available in every state; savings vary. Allstate Vehicle and Property Insurance 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.

D11052RQ

©2016 Allstate Insurance Company.



## Available CW to Non-House & Home states (Excludes CA, CT and FL)

Johnathan Agent  
Agent Street  
Agent City WY 12345

### UPDATED QUOTE ENCLOSED

000003 0120 D11451000 G1 00 18 APHEXCWXAX

Sample Sample  
Centralized Home ReQuote CW - Jan 2016  
123 Anystreet  
Anytown WY 12345

Dear Sample:

It's been a while since you quoted your homeowners 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 protection that's right for you at a great price.

**In many cases customers can save up to 30% when they bundle their home and auto insurance.**

Below is an estimated quote based on information previously obtained and provided. If you like what you see, please contact me to discuss quotes specific for your needs. Remember, you can switch insurance companies before your current policy expires.

Coverages	Limits of Liability	Premium
Dwelling	\$200,000.00	\$872.22
Other Structures	\$40,000.00	Included
Personal Property	\$140,000.00	Included
Family Liability	\$300,000.00/occurrence	\$83.00
Guest Medical	\$2,500.00/per person	\$5.00
Additional Living Expenses		Included
<b>Deductibles</b>	<b>Amount</b>	
Policy Deductible	\$1,000.00	
<b>Discount Applied</b>		
Claim Free, Home & Auto, Protective Device		
<b>Coverages Total</b>		\$981.22

**Total Estimated Annual Premium\***

**\$981.22/year\***

With Allstate, you get quality insurance and save money. To start saving, call me today at (999) 999-9999.

*Johnathan Agent*



Johnathan Agent  
Exclusive Agent  
(999) 999-9999  
sampleagent@allstate.com



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






# Auto First Quote Available CW

**AnthonyXXXXXXXXXXXX, call today for a customized quote:**

Johnathan Murphy AgentXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Agent

**(333) 333-3333**

AnthonyXXXXXXXX SampleXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
123 Main Street Apt # 1423XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Anywhere IL 61525-1234  


## Lower rates. Better protection. And an Allstate Agent.

Dear Anthony:

You are receiving this letter because we think we may be able to save you money. Did you know that people who switched to Allstate **saved, on average, \$498 a year\***?

### FACT: Nearly 7 out of 10 Drivers Who Switched Saved Money

VEHICLE	6 MONTH POLICY PREMIUM**
2008 Cadillac DTS	\$326.55
2000 Mercedes-BNZ S430V	\$208.40
2001 Chevy Truck Silverado	\$161.74
2003 Chevy Truck Avalanche	\$185.45
<b>TOTAL 6 MONTH PRICING</b>	

With Allstate, you don't have to give up quality or personal service to get a great price. My number one priority is to help you understand all your options, so you can choose the protection that's right for your needs. As an Allstate Agent in Peoria, I'm always here to answer questions and make sure you and your family are in good hands now — and down the road. To find out how much you could save, **call me today at (333) 333-3333 for a FREE QUOTE.**

At your service,

*Johnathan Murphy Agent*

Johnathan Murphy Agent, AAMS, CFA, CRCP  
Agent  
agent.sample@allstate.com  
www.agentwebaddress.com

**P.S. Call me at (333) 333-3333. I'd like to help you save money.**

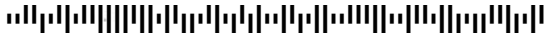
**Home First Quote**  
**Available CW to Non-House & Home states**  
**NC, HI and NJ specific versions**  
**(Excludes CA, CT and FL)**

1234 Main Street  
 Suite 999  
 Peoria IL 61615

BECAUSE YOU LIVE IN  
 YOUR RATE COULD BE AS LOW AS:

**\$360.40**  
 PER YEAR

Anthony Sample  
 123 Main Street Apt 1423  
 Anytown VT 12345-1234



Dear Anthony:

It's a great time to take a look at Allstate for your homeowners insurance. Your home is one of your most valuable assets and it's important to make sure you've got the coverage you need. As a local Allstate Agent, I live in the area and I'm familiar with the weather conditions, types of homes and building materials in Anytown. That means I have first-hand knowledge of how Allstate Insurance can help you.

Take a look at this estimated quote based upon public information showing your home is 2,500 square feet:

Coverages	Coverage Limits
Dwelling	\$200,000
Other Structures	\$20,000
Personal Property	\$120,000
Liability	\$300,000
Medical	\$5,000
Additional Living Expenses	\$20,000
Deductible Amount	\$1,000
<b>Total Estimated Annual Premium*</b>	<b>\$360.40</b>

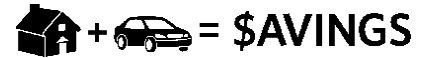
**Built-in savings with Allstate Homeowners:**

**Home Buyer Discount**

Get a discount for buying a home—and even more for new construction.

**Multiple Policies Discount**

Bundle home, auto and life - insure more, save more.



**Save even more**

when you insure both your house and car.

If you like what you see, please contact me at **(333) 333-3333** and I can help customize a home insurance policy for you.

*Johnathan Murphy Agent*

Johnathan Murphy Agent, AAMS, CFA, CRCP  
 Agent  
 (333) 333-3333  
 agent.sample@allstate.com  
 www.agentwebaddress.com



P.S. Remember, when you insure both your car and home with Allstate you can save even more!

\*The total estimated annual premium is based on information we obtained and assumptions we made. For example, assumptions on coverage amounts, deductible amount, and type of home construction. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverages, limits, and deductibles you choose; any applicable discounts; additional underwriting and rating criteria; and, depending on your state, the date coverages are purchased or date coverages become effective. Coverages and discounts are subject to policy terms, conditions, qualifications and availability. Savings vary. This quote is not a contract or binder of insurance. To apply for insurance you must complete the application process. Your actual premium may be higher or lower, depending on actual coverage selections. All discounts are subject to availability and qualifications. Other discounts, conditions and exclusions may apply. Allstate Vehicle & Property Insurance Co. & its affiliates: Northbrook, IL.

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

**Home First Quote**  
**Available CW to House & Home states**  
**NJ specific version**  
**(Excludes CA, CT and FL)**

1234 Main Street  
 Suite 999  
 Peoria IL 61615

BECAUSE YOU LIVE IN  
 YOUR RATE COULD BE AS LOW AS:

**\$360.40**  
 PER YEAR

Anthony Sample  
 123 Main Street Apt 1423  
 Anytown RI 12345-1234



Dear Anthony:

It's a great time to take a look at Allstate for your homeowners insurance. Our new **House & Home<sup>SM</sup> Insurance** policy gives you more flexibility in your homeowners coverage so you can be sure your home is well protected and that you are only paying for coverage you choose. Plus, House & Home Insurance offers unique features and several new discounts to give you extra opportunities to save.

Take a look at this estimated quote based upon public information showing your home is 2,500 square feet:

Coverages	Coverage Limits
Dwelling	\$200,000
Other Structures	\$20,000
Personal Property	\$120,000
Liability	\$300,000
Medical	\$5,000
Additional Living Expenses	\$20,000
Deductible Amount	\$1,000
<b>Total Estimated Annual Premium</b>	<b>\$360.40</b>

If you like what you see, please contact me at **(333) 333-3333** and I can help customize a home insurance policy for you.

*Johnathan Murphy Agent*

Johnathan Murphy Agent, AAMS, CFA, CRCP  
 Agent  
 (333) 333-3333  
 agent.sample@allstate.com  
 www.agentwebaddress.com



**\$avings**

**Combine and Save!**  
 Switch your home and car to Allstate today to take advantage of additional discounts.

**Newer Roof, Save Even More.**

If you have a newer roof, you may qualify for added savings on your Allstate homeowners insurance.

**Ask me today!**



P.S. Remember, when you insure both your car and home with Allstate you can save even more!

Coverages and discounts subject to terms, conditions and availability. 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, Northbrook, IL.

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I'm in the Neighborhood  
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

Subject to terms, conditions and availability. Allstate New Jersey Property and Casualty Insurance Co., Bridgewater, NJ. Allstate Property and Casualty Insurance Co. and Allstate Fire and Casualty Insurance Co. and their affiliates: Northbrook, IL.

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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





Home Solutions  
First Drop  
Available CW  
FRONT

Your home is a  
big investment.  
**Protect it.**



# If you need home coverage, I can help.

No matter where you live or what kind of home you have, I can help you protect it. Plus, you may qualify for additional savings when you bundle your home and car!

## Local experience

I know the neighborhood and common claims that can happen in the area. And if you ever have a question, I'm here to help.

## Insurance solutions

The ideal protection for your neighbor may not be the same for you. Let me help you explore options to fit your needs.

## Added convenience

Having all of your policies in one place and handled by my agency simply makes life easier.

**Count on my agency for advice you can trust.  
We're always here to help. Please call or email anytime.**

*<Agent signature>*

**Your Allstate Agent**

**<000-000-0000>**

<Agency Name>

<Street Address>

<City, ST 00000>

**<Email Address>**

**Home Solutions  
First Drop  
Available CW  
BACK**



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ZIP CODE 61615  
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Home Solutions  
Second Drop  
Available CW  
FRONT

*Home insurance  
from an Allstate Agent.*



# If you need home coverage, I can help.

No matter where you live or what kind of home you have, I can help you protect it. Plus, you may qualify for additional savings when you bundle your home and car!

## Local experience

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**Count on my agency for advice you can trust.  
We're always here to help. Please call or email anytime.**

*<Agent signature>*

<000-000-0000>

<Agency Name>  
<Street Address>  
<City, ST 00000>  
<Email Address>

Home Solutions  
Second Drop  
Available CW  
BACK





Home Solutions  
Third Drop  
Available CW  
FRONT

Your home is a  
big investment.  
**Protect it.**



# If you need home coverage, I can help.

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## Local experience

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**Count on my agency for advice you can trust.  
We're always here to help. Please call or email anytime.**

*<Agent signature>*

<000-000-0000>

<Agency Name>  
<Street Address>  
<City, ST 00000>  
<Email Address>

Home Solutions  
Third Drop  
Available CW  
BACK





Life Cross-Sell  
Available CW

1234 Main Street  
Peoria IL 61615

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



**Do you need to fill the gap with more life insurance coverage?**

Dear Anthony:

**Did you know 50% of Americans admit to having a life insurance "gap"?** In other words, they have some type of life insurance — but say it's not enough to meet their needs.\* In fact, most people would buy *more* insurance if they could. Why don't they? Paying off debt and saving for retirement are often higher priorities. Does this sound familiar?

**Closing your life insurance gap could be the first step to meeting other financial goals.**

While reducing debt and saving for retirement are worthy financial goals — they would be even tougher for your family to achieve if you were to die or become disabled and your income no longer provided financial security. Having the right life insurance in place might help pay off the mortgage on your home or provide college for the kids — and help your family through a difficult time.

**Don't wait any longer. Start building a more secure financial foundation today.** I'm here to help you — like I've helped many other families — be prepared for life's uncertainties. Let's work together to determine the right life insurance for you.

**Call me today at (309) 123-4567 and let's get started!**

At your service,

*Johnathan M. Murphy Agent*

Johnathan Murphy Agent, AAMS, CFA, CRCP  
Exclusive Agent  
www.agentwebaddress.com

Life insurance and annuities issued by Allstate Life Insurance Company, Northbrook, IL; Lincoln Benefit Life Company, Lincoln, NE; American Heritage Life Insurance Company, Jacksonville, FL. In New York, life insurance and annuities issued by Allstate Life Insurance Company of New York, Hauppauge, NY.

*\*LIMRA's Life Insurance Barometer Study 2013*

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**PROTECT YOUR  
RIDE FOR LESS.**



**Allstate**

**Motorcycle Insurance**

**SAVE UP TO 50%\* | QUOTE TODAY**

\*Discounts and insurance are subject to term, availability and qualifications. Allstate Insurance, Allstate Indemnity Company, and Allstate Property and Casualty Insurance Company, Northbrook, IL. ©2013 Allstate Insurance Co.

**Motorcycle Cross-Sell  
Available CW with CA & NJ specific versions  
(Excludes MA)  
FRONT**



# Motorcycle Cross-Sell Available CW with CA & NJ specific versions (Excludes MA) BACK

## Protect your ride.

Dear Anthony:

Allstate offers comprehensive protection for you, your passenger and your bike at competitive rates.

- Discounts that could save you up to 50%
- Optional Equipment Coverage up to \$30,000
- Automatic Guest Passenger Liability Coverage
- Coverage while your bike is in storage

*Ask me for a quote today.*

*Johnathan M. Murphy Agent*

Johnathan Murphy Agent, AAMS, CFA, CRCP  
Exclusive Agent

1234 Main Street  
Peoria IL 61615  
(309) 123-4567  
www.agentwebaddress.com

Insurance and discounts are subject to qualifications and availability. Discounts may vary. Insurance subject to terms and conditions and some exclusions may apply.

Allstate Insurance Company, Allstate Property and Casualty Insurance Company: Northbrook, IL; Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ.

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allstate.com

04/08



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



Boat Cross-Sell  
Available CW with NJ specific version  
(Excludes MA)  
FRONT



**PROTECT YOUR BOAT**  
for about **\$20\*** a month

Call Allstate Today



© 2015 Allstate Insurance Company

D10357TG-2 AMP/PC-BTPRO-35F

Dear Anthony:

## Are you one of the many people who think their homeowner's policy also covers their boat?

Truth is, most homeowners insurance policies only provide limited coverage for smaller boats — and usually only for about \$1,000\*\*. That's not going to cover much if the unexpected happens.

Think about it. What if:

- Another boat damages yours?
- A passenger gets hurt while on board?
- Your equipment or belongings are stolen?
- You hit a neighbor's dock or other property?

Make sure your boat or other watercraft is protected with Allstate. Call me today to learn more at **(333) 333-3333**.

Sincerely,

*Johnathan M. Murphy Agent*

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

**Boat Cross-Sell  
Available CW with  
NJ specific version  
(Excludes MA)  
BACK**

0185/P4- cppmtest2  
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SPCX16A 04/17/15

D10551TaG-1

\*Monthly premium based on rounded national averages. Actual premium will vary. Insurance subject to terms, conditions and qualifications.

\*\*Insurance Information Institute <http://www.iii.org/articles/boat-insurance.html>.

Allstate Insurance Co., Allstate Indemnity Co., Allstate Property and Casualty Insurance Co.: Northbrook, IL.

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

©2015 Allstate Insurance Company

## CALL ME TODAY

Get quality boat insurance for about \$20\* a month.



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**PAID**  
MAILED FROM  
ZIP CODE 61615  
PERMIT NO. 442

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



Johnathan Agent  
132 Anystreet  
Anytown CA 12345

I can help protect  
you and your family  
for about \$1 a day.\*

000032 0406 PUPPRINEWG1 10 APPUXT  
Sample A Sample  
Pup X-Sell - Apr 2015 - Appuxt  
123 Main Street Suite B  
Anytown CA 12345

## PUP Cross-Sell Available CW with NJ specific version (Excludes AL & MA)



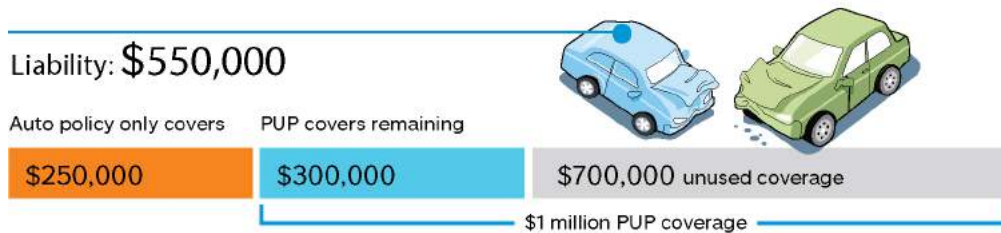
# More protection for less than you think.

Dear Sample,

Thanks for choosing Allstate. It's important to me that you have the coverage you need to protect what you've worked so hard for. If someone sues you after an auto accident or a mishap on your property, your current home and auto policies may not cover all of the damages. But with an Allstate Personal Umbrella Policy (PUP), you get seven-figure protection for about \$1 a day.\*

### Why do you need an umbrella policy?

Let's say you're involved in a serious car accident and you get sued for \$550,000. If your auto policy has a limit of \$250,000, you could be responsible for \$300,000 out of your own pocket. An Allstate Personal Umbrella Policy can give you coverage above and beyond your home and auto policies.



Let me help give you peace of mind that you're well protected. If you have any questions, I'm always here to help. Call my agency at (123) 123-4567 or email anytime.



Regards,  
Your Allstate Agent  
*Johnathan Agent*  
Johnathan Agent  
CA License# OE02729

Call or email us with any questions, anytime.

<b>Agent:</b> Johnathan Agent	<b>Email:</b> sampleagent@allstate.com
<b>Phone:</b> (123) 123-4567	<b>Address:</b> 132 Anystreet, Anytown

\*Premium based on rounded monthly national average of \$28. Actual premium will vary. Insurance subject to availability, qualifications and policy terms. Allstate Insurance Company, Allstate Indemnity Company and its affiliates, Home Office: Northbrook, IL.

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PUP001PUPRINEWG15555201510000150323500032001010000032



Available CW, Age range 36-48 Retirement Cross-Sell Email



**Allstate.**

You're in good hands.

<Agent Name>

<XXX-XXX-XXXX>

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



# Are your retirement plans on target?



Take aim on guaranteed income for life.

[Learn more](#)

<[Marc](#)>,

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

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

Get a [no-obligation strategy](#) to assist you in achieving a worry-free retirement – call or email my agency today.

<Agent Name>

Your Allstate Agent

**Personal service. Trusted advice.**



## How much do you need to retire?

Use our retirement calculator to help you figure out how much you'll need to save for retirement.

[Get started](#)

[Manage Email Preferences](#) | [Privacy Statement](#) | [Unsubscribe](#)

Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA). Registered Broker-Dealer. Member FINRA, SIPC. Main Office: 2920 South 84th Street, Lincoln, NE 68506. (877) 525-5727.

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Allstate Insurance Company, 2775 Sanders Road, Northbrook, IL 60062



**Available CW, Age range 49-58 Retirement Cross-Sell Email**



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



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

[Learn more](#)

<[Marc](#)>,

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

My agency 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, my agency can help you create a retirement plan that will give you the time and income to enjoy it.

Get a [no-obligation strategy](#) to assist you in achieving a worry-free retirement – call or email my agency today.

<Agent Name>  
Your Allstate Agent

**Personal service. Trusted advice.**



### Fill in the gaps

Make sure your retirement income doesn't fall short of your actual needs. [Learn how](#)

[Manage Email Preferences](#) | [Privacy Statement](#) | [Unsubscribe](#)

Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA). Registered Broker-Dealer. Member FINRA, SIPC. Main Office: 2920 South 84th Street, Lincoln, NE 68506. (877) 525-5727.

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Allstate Insurance Company, 2775 Sanders Road, Northbrook, IL 60062

Available CW, Age range 59-70

Retirement Cross-Sell Email



<Agent Name>  
<XXX-XXX-XXXX>

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



Let's make it better  
*than expected*



Plan on having the  
income to enjoy it.

Learn more

<[Marc](#)>,

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

My agency 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, my agency can help you create a retirement plan that will give you lasting income for life.

Get a [no-obligation strategy](#) to assist you in achieving a worry-free retirement – call or email my agency today.

<Agent Name>

Your Allstate Agent

Personal service. Trusted advice.



### Fill in the gaps

Make sure your retirement income doesn't fall short of your actual needs. [Learn how](#)

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Allstate Insurance Company, 2775 Sanders Road, Northbrook, IL 60062



Available CW, Age range 27-35

Retirement Cross-Sell Email



<Agent Name>  
<XXX-XXX-XXXX>

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



It's never too early to start planning for retirement.

[Learn more](#)

<[Marc](#)>,

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

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

Get a [no-obligation strategy](#) to assist you in setting your long-term goals – call or email my agency today.

<Agent Name>

Your Allstate Agent

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### How much do you need to retire?

Use our retirement calculator to help you figure out how much you'll need to save for retirement.

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Allstate Insurance Company, 2775 Sanders Road, Northbrook, IL 60062



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](#).

*Available CW* College Planning Cross-Sell Email



Agent Name

1-XXX-XXX-XXXX

[Email Me](#)

[▶ VISIT MY WEBSITE](#)



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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Life  
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Agent Name

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[EMAIL](#) | [Website](#)



# 70% of people over age 65 will need long-term care.

**People are living longer.** Many adult children are finding themselves in the role of care-giver for aging parents.

**It's not just for nursing home care.** People often associate long-term care with nursing homes; but long-term care services can also cover home health care, adult day care, and assisted living care.

**Don't wait for something to happen.** Planning before a health issue arises can help keep your policy costs lower.

Customer, I understand how important long-term care planning can be. **Please call my office today at 1-xxx-xxx-xxxx** for a complimentary review of your strategy.

We're here to help you prepare for what matters most!

## Agent Name

Your Allstate Agent



**NURSING HOME BILL**

**WE ACCEPT:** CHECK | CASH | VISA | MASTERCARD | ~~MEDICARE~~

Medicare will not cover most long-term care services. Don't wait to see if you can cover the costs on your own.

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# FinancialMatters®

March/April · 2016

Does it seem like it's never a good time to save more for retirement? Whether it's repaying a college loan, buying a car, saving for a house or just paying household bills, there are always going to be pressures on your budget. If you keep waiting for a "good" time, you may never increase the amount you are saving.

extra dollars to your retirement plan could make a big difference in your account value over time.

## A little more now, a lot more later

Increasing the amount you save for retirement earlier in your career may make a big difference in the amount you have when you're ready to retire. Compare the account value after 30 years of four different saving strategies.

**Financial Matters  
Newsletter  
March/April edition  
February drop  
page 1**

## Don't Wait To Save More

### Don't leave your future to chance

Because the future is impossible to predict, you can't know exactly how much money you're going to need for retirement. But you do know that the more money you save now, the better off you're likely to be later on. That's why it's smart to save as much as possible in your retirement plan.

### Timing is everything

The sooner you start saving more for retirement, the better. An early start will give your money more time to benefit from compounding. If you wait too long to start saving more, your money will have less time to grow.

So make the choice today to make saving for retirement a priority. Your Allstate Personal Financial Representative can help you take a close look at your budget to find places where you can cut back a little. Adding those few



This is a hypothetical example used for illustrative purposes only. An average annual return of 6% and monthly compounding is assumed. It is not representative of any particular investment vehicle. Your investment results will be different. Source: DST

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02/03/16

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Home  
Life  
Retirement

Everyone makes mistakes, but making a mistake on your income-tax return can cost you. It could delay your refund, boost your tax bill, require an amended return or even trigger an audit. Before you submit your return electronically or put it in the mail, double check to make sure you haven't made any errors.

By the numbers:

# MATH MISTAKES

2013 Federal income-tax return math errors:

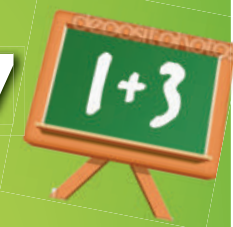


## 588,175

Tax calculations/other taxes

## 324,507

Exemption number/amount



## 278,188

Standard/itemized deduction

## 106,818

Adjusted gross/taxable income amount



## 65,441

Education credits

## 44,135

Filing status



Consult your tax professional regarding your particular situation.

Source: Internal Revenue Service Data Book, 2014, Publication 55B, Washington, DC, March 2015

### Simple slip ups

Many tax-return mistakes are simple ones. Ensure that you've entered the correct name, address and Social Security number for every person listed on your return. Another frequent error is to enter the right information on the wrong line. So it pays to go through your return line by line.

### Clear up confusion

It's important that you use the right filing status. If you're not sure which filing status is right for you, use the interactive tool "What is My Filing Status?" on [www.irs.gov](http://www.irs.gov). You can also check the IRS website to figure out who you can claim as a dependent. Once you determine who qualifies as your dependent(s), verify that you have checked the appropriate exemption boxes for your personal, spousal and dependency exemptions.

### Correctly calculate credits and deductions

If you're claiming any credits, such as the dependent care credit, you need to follow the instructions carefully. And check that you have completed the necessary forms or schedules. If you're taking the standard deduction, verify that you are claiming the correct one. You can use the chart in the Form 1040 Instructions or use the interactive tool "How Much is My Standard Deduction?" on [www.irs.gov](http://www.irs.gov).

### Check your math

It's very easy and common to make simple math errors while preparing your tax return. It's a good idea to double check that you've added and subtracted all numbers correctly and that you haven't transposed any numbers. Ensure that you used the right column on the tax table when figuring out your tax.

# Double Check Your Return

### Final details matter

Don't be in such a rush to finish your return that you forget a few final, simple steps. If you're filing a paper return, verify that you (and your spouse if it's a joint return) have signed and dated the return. Attach Copy B of each Form W-2 that you received from your employers. Attach each Form 1099-R that shows federal tax withholding. And attach all other necessary schedules and forms in sequence number order. Make a copy of the return and all attachments for your own records. Use the correct mailing address from your tax form instructions, and include a check or money order if you owe tax.

And, finally, check that you put sufficient postage on your envelope.



Does paperwork pile up on the dining room table, kitchen counter or in a catch-all drawer? Setting up a system can help you save time, reduce stress and avoid late fees and misplaced tax records. Here are a few ideas to help you get started.

## Clearing the Clutter

### Develop a daily routine

Get in the habit of dealing with documents as soon as you receive them. Decide right away if each item needs to be paid, filed or discarded. Once you determine that you won't need a piece of paper, throw it out or, even better, shred it.

### Use a simple system

Choose a filing system that makes sense to you. Organize paperwork into groups, such as credit card receipts, monthly bills and tax records. You don't necessarily have to keep your paperwork in an office or spare room. It might be easiest to keep your files near your computer or in a kitchen cabinet near the area where you do your paperwork.

### Go electronic

To help reduce the amount of paperwork and streamline your money management system, ask your employer to deposit your paycheck directly into your bank account. Also, consider doing more online, such as having recurring bills paid automatically from your checking account and doing your other banking electronically.

Financial Matters  
Newsletter  
March/April edition  
February drop  
page 3



## More Than the Minimum

When you get your credit card bills in the mail, it's tempting to just pay the minimum amount due, especially when money is tight. However, only paying the minimum means carrying a balance on your credit cards. When you carry a balance from month to month, you pay interest on that balance. Each month you don't pay off the balance, more interest is added. You are paying interest on the interest. Over time, you could pay more in interest than the actual cost of the item you charged.

Paying more than the minimum amount due will save you money on interest and pay off the balance on the credit card sooner.

**Credit card balance: \$5,000**

Monthly Payment	Payoff Timeline	Total Interest Paid
\$100	72 months	\$2,240
\$250	23 months	\$666

This is a hypothetical example used for illustrative purposes only. It assumes an interest rate of 13% and no new purchases with the card.

Source: DST

## Are You Really Ready to Retire?

You may like the *idea* of retiring. The thought of sleeping in and being able to do what you want, whenever you want, is quite appealing. But the *reality* of retirement may be quite different than you imagine. Here are a few questions to ask yourself before you stop working.

### Have I accumulated enough money in my retirement accounts?

Your financial professional can help you determine if your sources of retirement income will cover your expenses during retirement. If you're worried you won't have enough, consider increasing the amount you contribute to your retirement accounts.

### How will I spend my time during retirement?

This next phase of life could last for many years. Staying active and involved may help you feel happy and healthy. Traveling, volunteering, pursuing hobbies and

spending time with family and friends are activities that may interest you. It's a good idea to have a specific plan before you retire so the transition from a busy working life to retirement may be easier.

### What do I need to know about Social Security and Medicare?

Social Security likely will be just one of your sources of retirement income and Medicare will help cover *some* of your health care expenses during retirement. The rules about when you can apply for Social Security and Medicare are complicated. Your financial professional can help you figure out when you should apply for both of these programs.





# Considering an IRA? Tax Time's a Good Time

Financial Matters  
Newsletter  
March/April edition  
February drop  
page 4

Both traditional individual retirement accounts (IRAs) and Roth IRAs offer a wide range of investment options and potential tax advantages. You can contribute up to \$5,500 (\$6,500 if you're age 50 or older) to an IRA for 2015 as long as you have earned income equal to the contribution amount. But which IRA is a better fit for you?

## The tax-deferred traditional IRA

If your employer doesn't offer a retirement plan, a *traditional* IRA may be a good choice. Generally, you can deduct contributions made to a traditional IRA if neither you nor your spouse is covered by a retirement plan at work. All or part of any contributions you make to a traditional IRA by the April tax-filing deadline may be deductible on your 2015 income-tax return.

With a traditional IRA, your account can potentially grow tax deferred until you begin taking withdrawals. Then you'll pay taxes on the money you withdraw at your regular income-tax rate. You'll have to begin taking required minimum distributions soon after you reach age 70½.

You can still contribute to a traditional IRA with active participation in an employer's retirement plan. However, the deduction is phased out once your income exceeds specified limits.

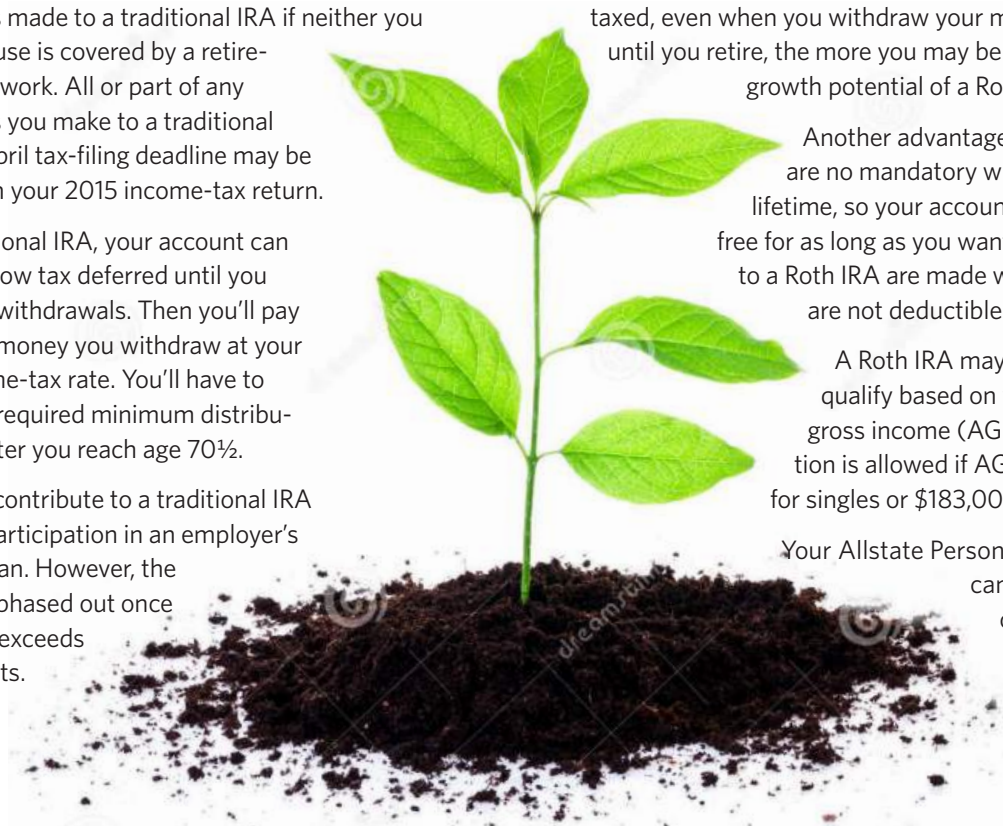
## A Roth's tax-free earnings

A *Roth* IRA is another option to consider. One attractive feature of a Roth IRA is that if all requirements are met, earnings are never taxed, even when you withdraw your money. The longer you have until you retire, the more you may benefit from the tax-free growth potential of a Roth IRA.

Another advantage of a Roth IRA is that there are no mandatory withdrawals during your lifetime, so your account can continue to grow tax free for as long as you want. However, contributions to a Roth IRA are made with after-tax dollars and are not deductible.

A Roth IRA may be a good choice if you qualify based on your modified adjusted gross income (AGI). For 2015, a full contribution is allowed if AGI is no more than \$116,000 for singles or \$183,000 for married couples.

Your Allstate Personal Financial Representative can provide more information on IRAs and help you figure out which IRA is right for you.



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# FinancialMatters®

■ May/June · 2016

## Life Insurance — Part of Your College Savings Plan?

The cost of a college education keeps rising — generally, at a rate higher than the rate of inflation. A private college that charged \$16,000 for tuition and fees in 1990 is likely to charge almost double that amount today. There are a number of ways to help cover college expenses, but in many cases, a student's parents will have to come up with a significant amount of money.

At least a portion of the needed funds will likely come from savings and investments, such as Coverdell Education Savings Accounts and U.S. savings bonds. One way to accumulate money for college that you might not be aware of is life insurance that builds cash value. Not only is it a way to save money for a child's education, but it also provides a guaranteed source of funds in the event of a parent's premature death.

Life insurance that builds cash value has a number of advantages as a college financing tool. First, the coverage can provide peace of mind for parents. Even if one parent should die prematurely, funds will be available to cover the child's college education expenses. Second, life insurance that builds cash value could provide a supplemental savings plan since the cash value of the policy potentially increases with each premium payment. Third, this "savings element" has tax advantages,



which your Allstate Personal Financial Representative can help you understand. Fourth, when it's time to begin paying tuition, parents can borrow against the policy's cash value.\* The parents can then repay the loan principal at their convenience. Finally, the cash value of the policy will not be counted as an "asset" in determining financial aid, so the policy won't impact the family's ability to qualify for financial aid.

Life insurance that builds cash value is only part of an overall plan to pay for college costs. And, a life insurance program that is earmarked for education expenses should supplement — not replace — your existing life insurance program. Your Allstate Personal Financial Representative can help you explore how life insurance might fit into your college savings plan.

\* Loans or partial withdrawals can reduce the policy's cash value and death benefit, can increase the possibility of policy lapse and may result in a tax liability. Consult a tax advisor for additional information on the tax treatment of loans or withdrawals from a life insurance policy.

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02/03/16

Financial  
Matters  
Newsletter  
May/June  
edition  
April drop  
page 1

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By the numbers:

# NATIONAL AVERAGE WEDDING COSTS



Engagement ring

**\$5,855**

Bride's dress

**\$1,357**



Photographer

**\$2,556**

Florist/décor

**\$2,141**

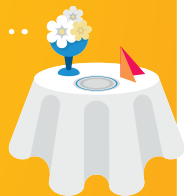


Wedding cake

**\$555**

Venue (reception hall)

**\$14,006**



Overall wedding  
(excluding honeymoon)

**\$31,213**

Source: *The Knot 2014 Real Weddings Survey*, XO Group, Inc.

After you had your first dance, cut the cake and enjoyed your honeymoon. Now it's time to get down to the reality of married life. Often, that means figuring out how to deal with your new financial situation. You don't want different money management styles to cause stress in your marriage. Here are some ways to address the money issues you might have.

### Communicate clearly

You and your new spouse should start by having a conversation about your finances. Where do you stand right now with assets and debts? What are your spending habits? What are your goals for the future? Discussing these issues can help you discover any major problems and identify differences you have in the way you handle money.

### Build a budget

Once you know where you stand and where you're headed, develop a realistic budget. Your budget, or spending plan, should be one you both can live with now and one that will help you prepare for your future goals.

### Set up a system

Together, you need to figure out who's going to pay which bills. If you decide that

just one of you is going to handle the day-to-day finances, make sure the other person stays informed. It's important that each of you knows what's going on and can find and access all financial documents and accounts.

### Review retirement plan investments

If you both have retirement plans through your employers, you could be duplicating investments. Combined, your investment portfolio could be more aggressive or conservative than you want. Compare your retirement plan investments and make sure the mix of investments you've chosen fits your risk tolerance, investing time frame and goals.

# Yours, Mine and Ours



# Check It Over

Automatic bill payment is a convenient way to pay your bills. However, it isn't something you should just "set and forget." Here are some tips to help keep the payment process — and your finances — on track.

## Automate bills with set charges.

Automatic transfers from your bank account to a creditor may be appropriate for recurring bills, such as mortgage payments, that generally stay the same each month.

**Use caution with variable bills.** If you use the automatic payment method for bills that typically have a varying amount due each month, such as utility bills, pay close attention to your monthly charges.

**Receive payment notifications.** If available, choose the option to be notified by text or e-mail before an automatic payment goes through. Then you'll have time to check that your balance is sufficient to cover the payment.

**Receive balance notifications.** Also see if you can sign up for balance notifications if your bank balance drops below a certain level.

**Review your statements.** Double-check that all automatic payments are for the right amounts and that all your bills have been paid.

**Autopay with a credit card.** You also can have automatic payments charged to a credit card. This method gives you more time to dispute charges. Just make sure you alert billing departments if your credit card number or account changes.



# Financial Matters Newsletter May/June edition April drop page 3

Stupid things happen. The roof leaks, the car needs a new transmission, you have a medical emergency. How do you handle an unexpected, large expense? If you don't have the money, you might charge the amount to a high interest rate credit card. A better alternative would be to use your emergency fund to cover the cost. Don't have one yet? Here's how to build your fund.

## Start small

Your goal should be to set aside three to six months' worth of living expenses. While it might take a while, you can do it. Deposit a specific amount from each paycheck into your emergency fund. Put any bonus, tax refund or other windfall into your fund instead of spending it. If you get a raise, increase the amount you're contributing.

## Keep it separate

Your emergency fund should be in a separate account that you can access quickly and easily. You don't want to have to sell investments at an inopportune time or have to pay penalties or fees for taking your money out.

## Let it be

You should tap into your emergency fund for only true emergencies. If you do need emergency relief, replenish the fund as soon as possible.



# Learn the



Life insurance vocabulary can be confusing. Here are explanations for some terms you may encounter.

**Term life insurance** — a policy that provides coverage for a set amount of time. Time periods generally range from five to 30 years. Once the term ends, you will need to renew the policy to continue your coverage, typically at a higher premium.

**Whole life insurance** — a policy that is designed to provide coverage throughout your lifetime. This type of policy generally

has fixed premiums and the potential to accumulate cash value over time.

**Cash value** — the value that builds up in a whole life policy. You may be able access this money by taking a policy loan.

**Death benefit** — the amount the policy pays to the beneficiary upon the death of the insured individual.

Generally, the more financial obligations you have, the greater the death benefit you will need.

**Premiums** — payments made for insurance coverage.

**Beneficiary** — the individual who receives the policy death benefit. You can name a family member, a friend, a trust or even a charity as your beneficiary.

**Riders** — benefits added to the policy for an additional premium.

\$6,235 per month. That's the average cost of a semiprivate room in a nursing home in the United States.\* Certainly not a bill you'd like to burden your family or other loved ones with. But paying for long-term care isn't the only potential burden of not preparing for the possibility you may need such care in the future.

To help plan for your possible long-term care needs, answer these questions.

### Would your family know what to do if you suddenly needed long-term care?

Research your care options and facilities in your community and family members' communities. People often associate long-term care with nursing homes, but long-term care services can also include home health care, adult day care and assisted living care. Look at the costs of the options and make a plan before a health issue arises.

### What type of care would you want?

Write down your care wishes and instructions. Many people prefer to stay in their homes as long as possible. You should designate someone to make arrangements for your care if you're unable to. Also think about who would handle your finances for you. A power of attorney, living will and health care proxy are a few documents you may want to have drafted in case you are incapacitated.

### How would your care be paid for?

Long-term care can be costly and could require a significant investment now in order to have the funds later to pay out of pocket. However, you may be able to protect yourself with the right type of life insurance. Some life insurance policies offer additional benefits, called riders, that can pay you a portion of the death benefit early if you become ill. Your Allstate Personal Financial Representative can help you design a policy with this type of protection or review your current policy to see if you're covered.

### Have you talked with your family about your preparations?

If you've already made arrangements for your possible long-term care needs, share them with your family. If you're just putting together information, let them know about it. They may have helpful suggestions. And just by talking about the subject, they may feel more comfortable about their possible role in your long-term care.

\* National Clearinghouse for Long Term Care Information, [www.longtermcare.gov](http://www.longtermcare.gov)



# Long-term Care Reality Check

Financial Matters Newsletter  
May/June edition  
April drop  
page 4

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# FinancialMatters®

■ July/August · 2016

We're all familiar with spending extremes: the spendthrift who declares bankruptcy because of mountains of personal debt, the miser who dies leaving an unsuspected fortune behind. People are very different when it comes to handling money.

## Big spender

Does "now you see it, now you don't" describe what happens to your paycheck? If you just can't resist spending, you need to work on taking control of your finances by spending less and saving more. Devise a plan to pay off your credit cards. Remove temptation to spend by increasing your retirement plan payroll deduction. Or contribute to an individual retirement account through an automatic checking account deduction. You might even want to request lower credit limits while you pay down card balances.

## Fanatically frugal

Is the proverbial "first dollar you ever made" hanging in a frame on your wall? If you have enough money stashed away for an entire rainy season, maybe you need to examine your lack of spending habits. While frugality can be admirable, too much of a good thing may keep you and your family from sharing activities that would be worth a lot more than what's in your bank account. Sure, you should save and invest — but not every cent. Develop a budget that allows you to accumulate assets and still live comfortably.

# What's Your Money Personality?



## Disorganized to a fault

Can't find your checkbook, let alone last month's bank statement? Don't know how much you've charged on your credit cards because you've lost the sales slips? Not knowing where your money goes or how much is in your bank account is a sure path to financial disaster. Invest in a filing system and start organizing everything related to your finances: bank and financial statements, pay stubs, bills, credit and debit card receipts and ATM and deposit slips. Then review your spending habits. You may be surprised at how you spend your money.

When it comes to finances, remember that having a balanced "money personality" is key. No matter what your spending personality, your Allstate Personal Financial Representative can help provide you with some ideas for your good plan.

Financial  
Matters  
Newsletter  
July/August  
edition  
June drop  
page 1

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06/03/16

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Home  
Life  
Retirement

Are you thinking about a home improvement project? Before you pick up a hammer or hire a contractor, do your homework. Here are a few tips to help you get started.

### Build a budget

Figure out how much you can afford to spend on your home improvement project. While your project may increase the appeal and resale value of your home, you don't want to get in over your head. Sacrificing your retirement savings or other financial goals for a home improvement project isn't a good idea. If you have to finance the project, get a loan with the lowest interest rate available and have a strategy to pay it off as quickly as possible.

### Consider contractors

If you're handy around the house, you may be thinking of doing the work yourself to save money. But fixing a leaky faucet isn't the same as installing a new shower. Major home remodels often require specific skills and tools. Plus, a botched do-it-yourself job could lead to more expensive repairs down the road.

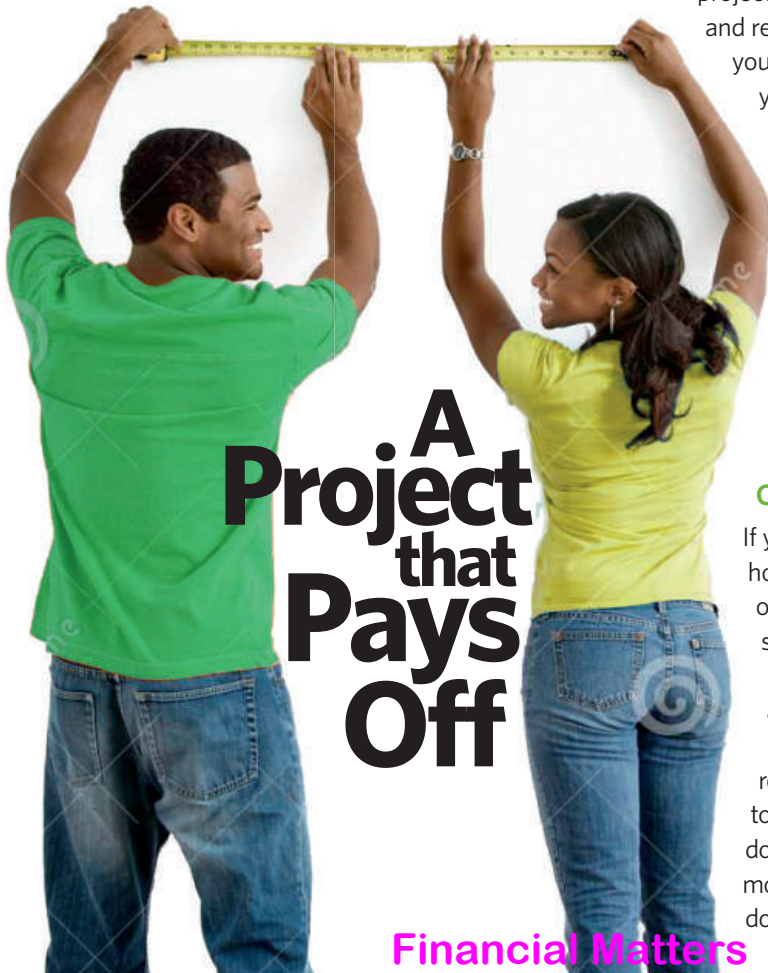
A licensed, reputable contractor may be well worth your money.

Ask for contractor referrals from friends and family, check references and see the work they've done. Then compare bids. Bids should specify labor costs and material prices.

Once you have made your choice, ensure your contractor is licensed and/or bonded and has the proper insurance coverage. Your contractor should provide you with a written contract that includes estimated start and completion dates, a payment schedule, information about warranties, a detailed list of materials and the contractor's obligation to obtain all necessary permits. Don't make your final payment until the work is finished and you are completely satisfied.

### Check your policy

Don't wait until your remodeling project is done to review your homeowners insurance policy. A new addition could increase the value of your house and leave you without adequate coverage.



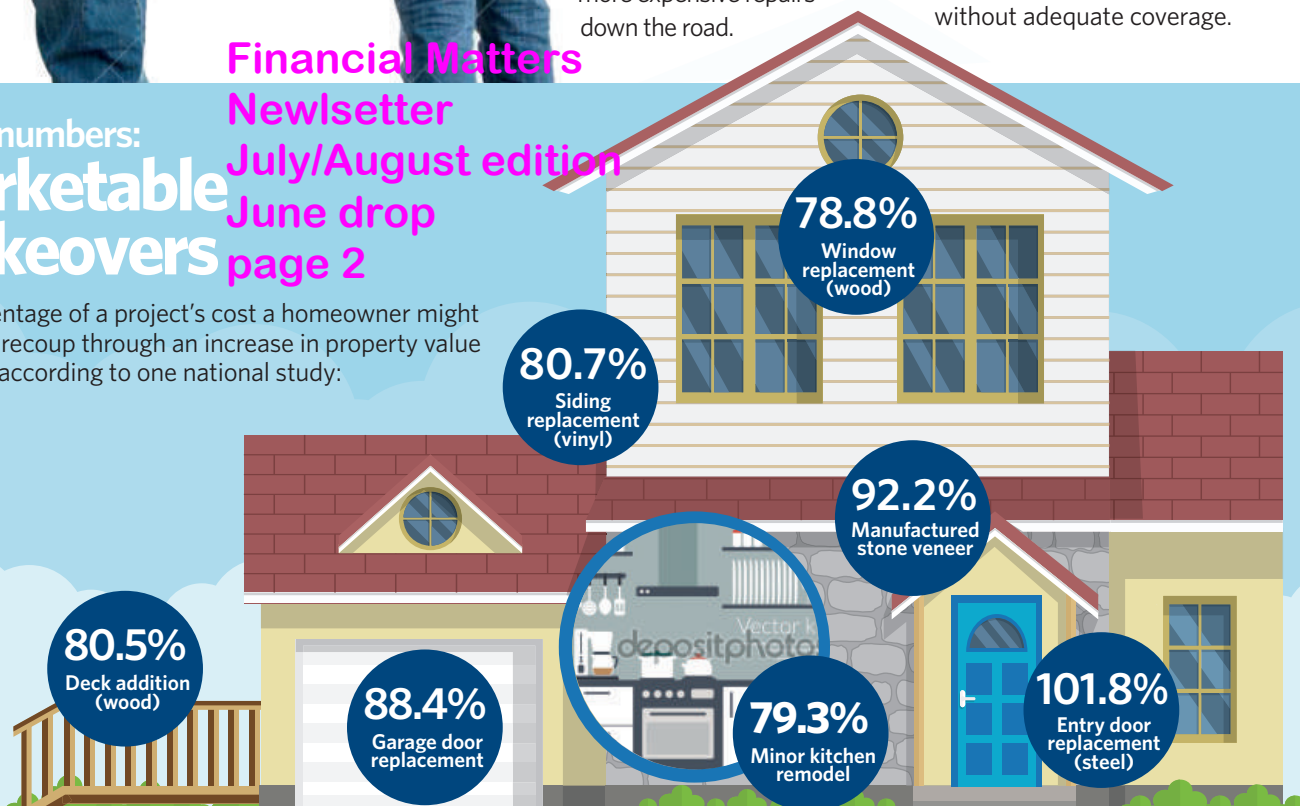
# A Project that Pays Off

## Financial Matters

**Newsletter**  
**July/August edition**  
**June drop**  
**page 2**

By the numbers:  
**Marketable Makeovers**

The percentage of a project's cost a homeowner might expect to recoup through an increase in property value at resale, according to one national study:



Source: 2015 Cost vs. Value Report, *Remodeling Magazine*, January 12, 2015



# Saving Money This Summer

Amusement parks. Zoos. Fairs. All are fun places to visit in the summer. But they can also be quite expensive, especially after you pay for parking, admission, food and souvenirs. Here are a few ways you and your family can have fun *and* save money this summer.

## Fun for free

Explore your surroundings. You'll probably uncover many enjoyable activities that don't cost a thing. You can go for a hike or picnic in a nearby park, take a bike ride or camp out in your backyard. You also may be able to swim for free at a state park beach or community pool. Check your library, newspaper or community website for free events and activities in your area.

## Deals for the dog days

Look for lower cost activities you and your family can enjoy together. Bowling, miniature golf and drive-in movies are fun activities that typically won't break the bank. If you do go to amusement parks and museums, look for discounts. You may be able to save by buying tickets online. Or scout out websites that offer coupons and discounted tickets. If you do your research before heading to the park, you may be able to have fun for less.



## Sell your stuff

Have a garage or yard sale to help subsidize your summer fun. You can get rid of items you no longer need or use *and* make some money. If your kids are old enough, get them involved. Or have them set up a lemonade stand during the yard sale. Whatever money you make that day can be used another day for a fun outing.

## Go green

Using less water and energy will save you money. Only water the lawn early in the morning or late in the evening to cut down on your water bills. And turn off the air conditioner during the day when you're not at home. Lowering the shades when it's sunny out will help to keep your home cool without using any energy.

## Financial Matters Newsletter July/August edition June drop Taxing Teens page 3

Do you have a teen with a summer job? Here are a few federal tax rules you and your child need to know.

- Tips are considered taxable income.
- Net earnings of \$400 or more from self-employment (such as babysitting or lawn mowing) are subject to self-employment tax in addition to income tax.
- Special rules apply to newspaper carriers. Teens who don't meet certain conditions to be considered self-employed and are under age 18 may be exempt from Social Security and Medicare taxes.
- Unearned income (such as dividends and interest) from bank and investment accounts set up under a teen's Social Security number may be taxable.
- Even if a teen working a summer job does not earn enough to be required to file an income-tax return, he or she may still want to file to get income taxes refunded.

The rules are complicated, so be sure to consult your tax professional.



Interested in pursuing your favorite hobby as a business? You should know that if the IRS views your activity as a hobby rather than a business, your tax deductions for business-type expenses are subject to certain limitations.

## Business vs. hobby

To qualify as a business, an activity must be conducted for the primary purpose of making a profit. Factors considered by the IRS include:

- Your expertise
- The time and effort put into the activity
- Your history of income/loss with respect to the activity
- The presence of personal pleasure or recreation

Generally, the IRS presumes that an activity qualifies as a business if it shows a profit for three out of the last five years.

## What's deductible?

If your activity is considered a hobby, your deduction for hobby expenses cannot exceed the activity's gross income, and hobby expenses are deductible only to the extent they (when combined with your other miscellaneous expenses) exceed 2% of your adjustable gross income.

Contact your tax professional for more information.

If you're falling behind in the pursuit of your financial goals, money management errors may be the reason. Missteps along the route to financial independence can be costly. Avoiding common mistakes can keep you moving in the right direction.

### Not having a strategy

A successful financial future doesn't just happen. It takes forethought and a plan. If you don't know what you're investing for or how much money you'll need, you won't be able to design an effective strategy.

### Not investing enough for retirement

Putting off contributing to an employer's retirement plan or an individual retirement account can leave you short of funds in your golden years. And if you're not taking full advantage of any employer match that's offered, you're basically turning down "free money."

### Relying on credit

If you're using credit cards to pay for vacations, entertainment or items you want but don't need — and not paying the entire bill when you receive your statement — you could be heading for trouble. Waiting until you have enough set aside to pay cash is the way to go.

### Failing to plan for the unforeseen

How would you pay your bills if you were injured or ill and couldn't work? Not having adequate disability insurance to replace a portion of your income can be devastating to your finances. A life insurance policy to protect your family's lifestyle if something were to happen to you is also essential.

### Trading investments haphazardly

All investments have ups and downs. Reacting to short-term price fluctuations can result in lower returns, especially if you're out of the market during a rebound. Establishing sell criteria in advance may be a better strategy. That way, your decisions will be based on reason instead of emotion. For example, a long period of underperforming a benchmark index may be a valid reason to sell an investment and purchase something else.

### Not seeing the whole picture

Your investments should work together to help you pursue your goals. Don't buy an investment without defining the role it will play in your portfolio.

Your Allstate Personal Financial Representative can help you review your financial situation and help make an uneasy subject a little easier.

# Financial Independence: Join the Parade



*This publication is not intended as legal or tax advice. All individuals, including those involved in the estate planning process, are advised to meet with their tax and legal professionals. The individual sponsoring this newsletter will work with your tax and legal advisors to help select appropriate product solutions. We do not endorse or guarantee the content or services of any website mentioned in this newsletter. We encourage you to review the privacy policy of each website you visit. Limitations, restrictions and other rules and regulations apply to many of the financial and insurance products and concepts presented in this newsletter, and they may differ according to individual situations. The publisher does not assume liability for financial decisions based on the newsletter's contents. Great care has been taken to ensure the accuracy of the newsletter copy at press time; however, markets and tax information can change suddenly. Whole or partial reproduction of Financial Matters® without the written permission of the publisher is forbidden.*

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**Financial Matters Newsletter**  
**July/August edition**  
**June drop**  
**page 4**

  
Recyclable  
2016/04 FIN

Is your financial security in good hands?®  
Contact us today.



Auto  
Home  
Life  
Retirement



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,





<Agent Name>  
<XXX-XXX-XXXX>

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



### Prevention Awareness Email

**Snow on the Roof**  
Excluded Northwest (except AK),  
California, Southwest, Texas,  
Southern, Southeast and Florida

# You'll dig these tips



**Protect your property from winter weather-related damage.**

[Learn more](#) ▶

<[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>.

<Agent Name>

Your Allstate Agent

**Personal service. Trusted advice. Contact my agency today.**




## LET IT SNOW

The weather outside may be frightful, but these tips will help keep staying inside delightful

[Learn more](#)

[Manage Preferences](#) | [Privacy Statement](#) | [Unsubscribe](#)

This email was sent to <Name> at <email address>. By providing your email address, you agreed to receive emails from Allstate. You are receiving this message because you are subscribed to Allstate Updates.

\*New Angie's List customers only. Limited supply. Subscription renews at additional cost unless canceled.

Allstate Insurance Company  
2775 Sanders Road  
Northbrook, IL 60062

D12218TaG



<Agent Name>  
<XXX-XXX-XXXX>

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



Here are some tree-trimming tips for you.

[Learn more](#) ▶

**Prevention Awareness Email  
Tree Damage  
Available CW**

<[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>.

<Agent Name>

Your Allstate Agent

**Personal service. Trusted advice. Contact my agency today.**

▶ VISIT MY WEBSITE      



## FREE Angie's List® membership\*

Need a hand with tree trimming? I can offer you a FREE membership to find the right person for the job. [Join now](#)

[Manage Preferences](#) | [Privacy Statement](#) | [Unsubscribe](#)

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Allstate Insurance Company  
2775 Sanders Road  
Northbrook, IL 60062

D122191aG



# Direct Mail and Email Campaign Details

## *Auto/Home Prospecting / Auto Prospecting / Home + Life & Auto*

2016 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
- \$0.26 / piece on up to 250 pieces; \$0.52 after 250

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

# Direct Mail and Email Campaign Details

## *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
- \$0.24 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *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
- \$0.24 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability



# Direct Mail and Email Campaign Details

## *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
- \$0.24 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *Renters Prospecting*

This campaign is free to agents who have enrolled in all three Condo, Motorcycle, and Boat Prospecting Campaigns. In Florida, agents must enroll in both the Motorcycle and Boat Prospecting Campaigns to receive the Bonus 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
- Available in FL, NY and CT

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

# 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; \$0.40 / piece on any volume over 250

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *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
- \$0.20 / piece on the first 250 pieces / month; \$0.40/ piece on any volume over 250

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

# 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
- \$0.28 / piece on the first 250 pieces / month;  
\$0.56 / piece on any volume over 250

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *Centralized Home First Quote*

### **Target Prospect**

- Criteria is determined by the Region

### **Timing, Mail Quantity and Agent Price**

- Jan., Mar., May, Jul., Sep., Nov.
- Up to 250 or 500 pieces / drop, depending on selections at enrollment
- \$0.27 / piece on the first 250 pieces / month; \$0.54 / piece on any volume over 250

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

# Direct Mail and Email Campaign Details

## *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
- \$0.21 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability



# Direct Mail and Email Campaign Details

## *Home Solutions Cross-Sell DM*

### **Target Customer**

- Monoline standard and non-standard auto without the presence of property
- 21-65 years of age
- This campaign will target PML zip codes that are suppressed from the National Homeowner Cross-Sell campaign

### **Timing of Contact, Mail Quantity and Agent Price**

- February, May & August
- Up to 300 pieces / drop
- \$0.18 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *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
- \$0.20 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

# Direct Mail and Email Campaign Details

## *Motorcycle Cross-Sell DM*

### **Target Customer**

- Likely motorcycle owner
- 21+ years of age

### **Timing of Contact, Mail Quantity and Agent Price**

- June & October for Southern states
- Up to 300 pieces / drop
- \$0.17 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *Boat Cross-Sell DM*

### **Target Customer**

- Likely boat owner
- 21+ years of age

### **Timing of Contact, Mail Quantity and Agent Price**

- July
- Up to 300 pieces / drop
- \$0.18 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

# Direct Mail and Email Campaign Details

## *PUP Cross-Sell DM*

### **Target Customer**

- Auto & Property required
- Customers must have minimum underlying liability limits of \$250,000/\$500,000 for auto; \$300,000 for property.

### **Timing of Contact, Mail Quantity and Agent Price**

- October
- Up to 300 pieces / drop
- \$0.17 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *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

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *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

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability



# 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
- \$0.20 / piece

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

# Direct Mail and Email Campaign Details

## *Financial Matters*

### **Target Customer**

- Multiline customers
- 25-65 years of age

### **Timing of Contact, Quantity**

- Drops:
  - February 3 (March/April edition)
  - April 4 (May/June edition)
  - June 3 (July/August edition)
  - August 4 (September/October edition)
  - October 3 (November/December edition)
  - December 5 (January/February edition)
- Quantity: 100, 250, 500, 750 or 1000

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability

## *Prevention Awareness Emails*

### **Target Customer**

- All customers, one per household
- All ages
- Email address present

### **Timing of Contact**

- January: Snow on the Roof *excluded Northwest (except AK), California, Southwest, Texas, Southern, Southeast and Florida*
- May 9: Tree Damage
- June 27: Firework Safety
- November 14: Holiday Safety

### **Follow Up**

- Agents will receive an email notification via Blueprint with mail drop and lead list availability