

THE FUTURE BELONGS TO YOU.

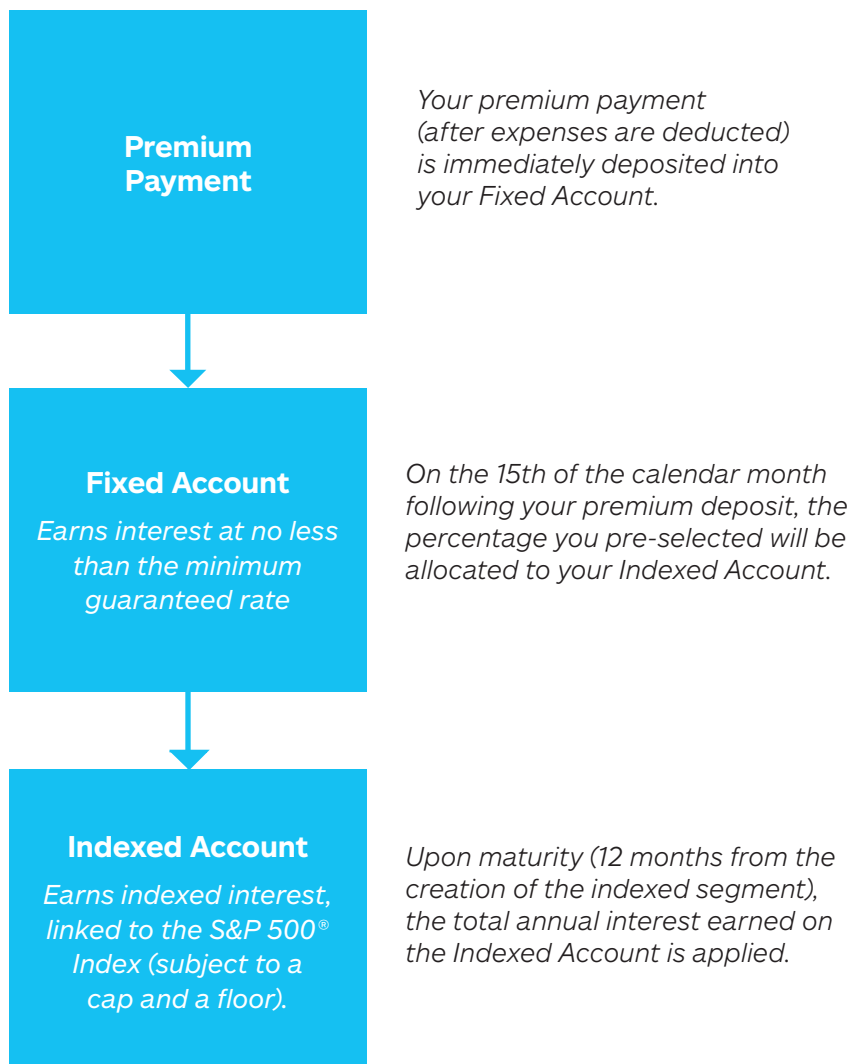
A safe, flexible approach to growing your cash value.

Allstate FutureGrowth IUL® is designed to let you choose how much market exposure you want, while limiting your risk. How does it work? You have two accounts: a Fixed Account and an Indexed Account that work together to give you a safe and flexible way to grow your cash value.

How is annual premium invested?

First, your net premium (the amount you pay less expenses charged) is deposited into your Fixed Account, where it begins to earn fixed interest. On the 15th day of the calendar month following the deposit, the percentage you pre-selected will be allocated to your Indexed Account. This annual allocation to your Indexed Account will earn indexed interest, linked to the annual performance of the S&P 500® Index, subject to a declared rate “cap” and a “floor”. The indexed interest is then credited to your indexed segment at the end of the 12-month period (which is the indexed segment maturity date).

Annual Premium Flow

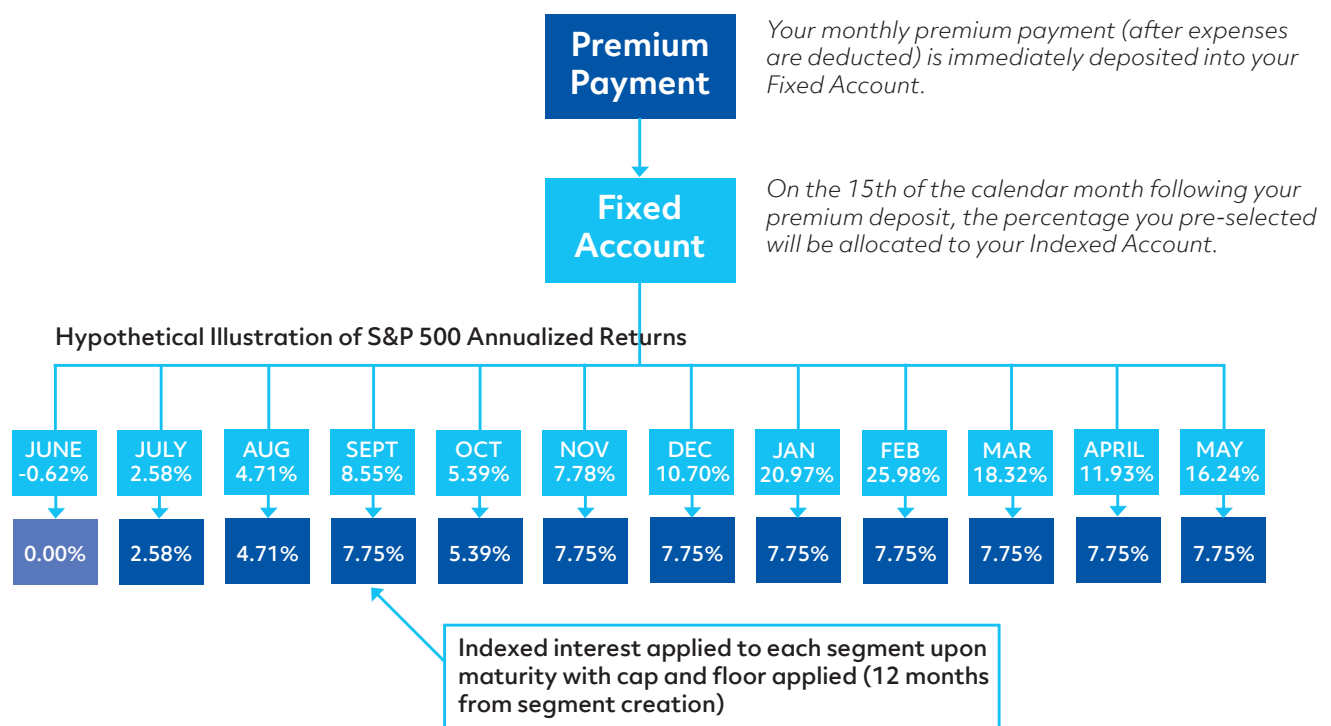


Monthly premiums help you make the most of the indexed crediting feature, while buffering you from market risks.

How is monthly premium invested?

If you choose to make monthly premium payments and allocate to your Indexed Account, you will earn indexed interest based on each month's annualized performance period, or "segment". By making monthly premium deposits, you may be able to offset the unpredictable nature of the market, which may rise or fall at any time. Here is a hypothetical illustration of how it works, based on hypothetical monthly returns of the S&P 500® Index for a 12 month period.

Monthly Premium Flow



This chart shows how upon maturity (12 months from segment creation), indexed interest is credited to each Indexed Account segment. This indexed interest is linked to the annualized performance of the S&P 500® Index, subject to a cap (currently 7.75%) and a floor of 0%.

As you can see, when the market is down, as it was in the June segment (-0.62%), your indexed interest crediting rate would be 0%, which is the account "floor." When the market is up in a different segment, as it was in the December segment (10.70%), you would receive an indexed interest crediting rate of 7.75% which is the current "cap."

*Assumes 0% of all premium is allocated to your Fixed Account and 100% of all premiums is allocated to your Indexed Account. The hypothetical illustration uses hypothetical annualized returns for the S&P 500® Composite Index for each month or "segment" as of the 15th of the month.

A historical look at the indexed crediting strategy.

Let's look at another example of how the indexed crediting strategy can minimize market volatility. The chart below shows how the floor and cap rates would compare to the actual historical performance of the S&P 500® over various time periods.

	S&P 500® Change	S&P 500® Change 0% Floor / 7.75% cap
15-year average (2004-2019)	6.76%	5.03%
30-year average (1989-2019)	7.66%	4.93%
Best 1-year (1995)	34.11%	7.75%
Worst 1-year (2008)	-38.49%	0.00%

The returns in this chart are calendar year returns.

From these historical results, you can see that there may be a wide range of possible indexed interest crediting rates that can, over time, provide a more stable performance advantage.

How are credits reported on my annual statement?

Your indexed segments are credited indexed interest on the 15th day of the month – exactly one year from the segment creation. Since these first-year credits occur after the one-year anniversary of your policy (unless your issue date is the 15th of the month and first premium is paid and allocated on that same 15th of a month), they will not be reported on your first year's annual statement. Instead, they will be reflected in your second year annual statement.

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Allstate FutureGrowth IUL® is a flexible premium indexed universal life insurance policy issued by Allstate Assurance Company, 3075 Sanders Rd., Northbrook IL 60062 with contract series ICC18AC18/NC18AC14 and rider series ICC14AC23/AC14-16, ICC14AC15/AC14-15, ICC14AC16/AC14-17, ICC14AC17/AC14-18, ICC14AC18/AC14-10, ICC14AC19/AC14-8, ICC14AC31/AC14-23, ICC14AC30/AC14-22.

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Guarantees offered are subject to the claims-paying ability of the issuing company.