



# Allstate®

Benefits

**Rick A. Hoffman, LUTCF**  
Sr. Sales Consultant  
South Texas Region

June 19, 2018

Comal County  
1297 Church Hill Dr. Suite 206  
New Braunfels, TX 78130

AWD GVAP1, GVCIP, GVCP3  
Case No: V1579  
Policy Anniversary: 10/1/2018

Dear Sir or Madam,

The renewal date for the above referenced Group Voluntary Accident, Group Voluntary Critical Illness, and Group Voluntary Cancer policies is approaching.

Per our underwriting department we will be continuing all plans at the present rates, through at least 9/30/2019, barring any State mandated or product specific rate adjustments of which we are not aware at this time.

Please remember, on Group Voluntary Critical Illness and Group Voluntary Cancer any enrollees who are not new hires, will need to complete the Evidence of Insurability questions. Group Voluntary Accident will remain Guaranteed Issue for all.

We look forward to serving you in the next year. If you have any questions or concerns, please feel free to contact us at 1-800-521-3535 or 512-417-6576.

Sincerely,

Rick A. Hoffman  
Sr. Sales Consultant

**Allstate Benefits/American Heritage Life Insurance Company**

One Lincoln Centre, 5400 LBJ Freeway, Ste 120, Dallas, TX 75240, office 844-392-6665, fax 972-239-5693  
AB-SCT@allstate.com

**From:** James Gutz  
**To:** [Hettinger, Jerri](#); [King, Deanna H](#); [Frank Witting](#)  
**Subject:** Allstate Products  
**Date:** Tuesday, June 19, 2018 6:16:56 PM

---

As per Rick Hoffman Regional Director **NO rate increases** on any of our products, Group Cancer, Group Critical Illness, Group Accident and GAP. Thanks

James S. Gutz  
Allstate Benefit Specialist  
Office 210-827-2716  
Fax -- 210-568-4918

DRAFT