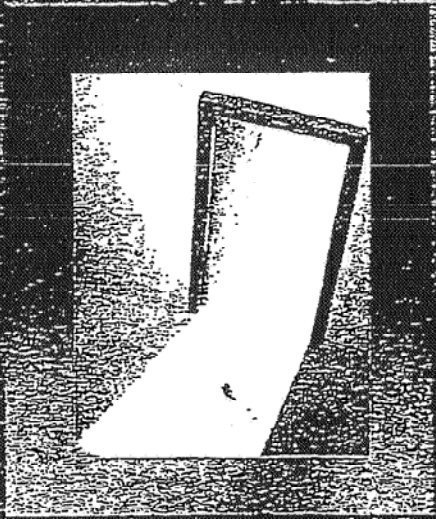


ALLSTATE



ENTER
LONG-TERM
DISABILITY
SAVINGS

ALLSUP 0378

© 1998 Allstate Insurance Company, Northbrook, IL. All rights reserved. Allstate is a registered trademark of Allstate Insurance Company. Allstate Insurance Company is not licensed in all states.

**ALLSUP'S NEW
DIMENSION OF
LONG-TERM
DISABILITY
SAVINGS**



→ **Social Security Representation**

All savings from Allsup Inc.'s seven core services are derived from our standard Social Security representational service that produces Social Security offsets.

When Allsup submits initial claims for Social Security disability benefits, we produce an initial claim award rate substantially higher than claimants who file on their own. More importantly, once we produce the Social Security award, our sophisticated new claim system positions claimants for our follow-up services that can produce far more savings than an offset alone.

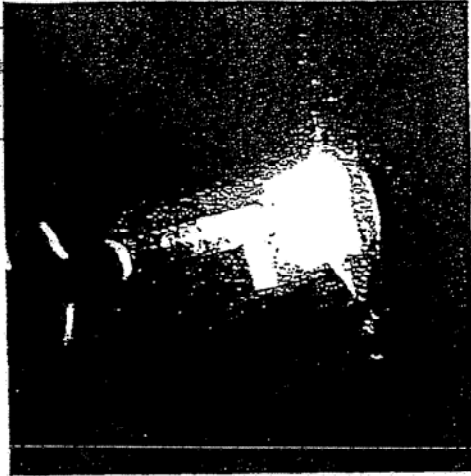
NOTE. All savings from these additional services are directly dependent on Allsup Inc. submitting the initial Social Security disability claim.

→ **Electronic Overpayment Recovery**

When we submit an initial claim for Social Security disability benefits, we request direct deposit on behalf of the claimant. We provide the claimant's bank account number and routing number, and the claimant signs a "pre-authorization" allowing us to electronically withdraw future Social Security funds upon deposit. When the retroactive lump sum is deposited, we sweep from the account the amount of the LTD overpayment. We then transfer those funds back to the LTD plan that is owed the refund.



ALLSUP 0379



AN APPLICATION FOR SOCIAL
SECURITY DISABILITY BENEFITS
CAN BE THE KEY TO SAVINGS
BEYOND JUST THE TRADITIONAL
OFFSET

BUT ONLY IF ALLSUP INC.
SUSMITS THIS APPLICATION.

This process is known as our Seamless Overpayment Recovery Service™ (Seamless ORS™). Seamless ORS is a one-of-a-kind process that integrates Federal Reserve, Social Security Administration and Automated Clearinghouse regulations to dramatically speed and increase overpayment recoveries. Because Seamless ORS is an innovative and valuable process new to the marketplace, we have applied for a patent on this procedure.

→ Onset Appeal

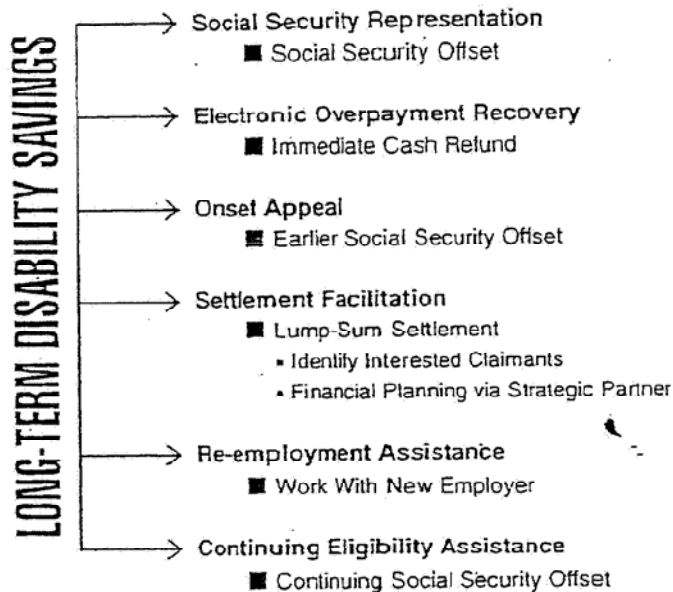
When we submit an application for Social Security disability benefits, our claim process maximizes your savings by ensuring that the Social Security Administration establishes the earliest possible date of disability. This is critical because a growing number of Social Security awards do not provide full retroactivity based on the date last worked.

Our claim system immediately identifies and segregates each new award with a disputed date. A claim manager then carefully evaluates each case to determine the viability and potential additional savings of a successful appeal for the earlier date. We review the quality of the medical and vocational evidence supporting the earlier date of disability. We also carefully consider the additional recoveries from both Social Security and Medicare in the event of a successful appeal. Finally, we determine if a claimant's COBRA extension rights might be dependent on a successful appeal. When appropriate, the appeals are submitted prior to the 60-day appeal time limit.

→ Medicare Coordination

We automatically coordinate with Medicare every Social Security disability claim that we process. Although Medicare coordination does not directly affect LTD benefit payments, it is important to note the savings that are automatically produced for employer-provided health plans. Please refer to our Group Health Savings brochure for details of how this coordination generates health plan savings.

ALLSUP 0380



→ Settlement Facilitation

Because our representatives develop strong and trusting relationships with claimants, many share information with us that they may not share with their employers or insurers.

As a result, after we obtain their Social Security awards, some claimants ask if we think their employer or insurer might be interested in a settlement. In response, we have formed a strategic partnership with a broker-dealer licensed in all 50 states. We can now proactively identify candidates interested in a settlement and notify referral sources when an offer is desired. If a settlement offer is made, our strategic partner will provide the necessary financial planning for the claimant. If the referral source asks, we can also help the claimant obtain local legal counsel to review the offer. Regardless of the type of settlement process a referral source might desire, we are uniquely positioned to help both claimants and referral sources enter into a settlement that might not otherwise occur.

When settlements may be difficult for an employer, we can introduce a disability risk management strategic partner to review benefit plan designs and funding mechanisms to determine if settlements are possible and advisable.



ALLSUP 0381