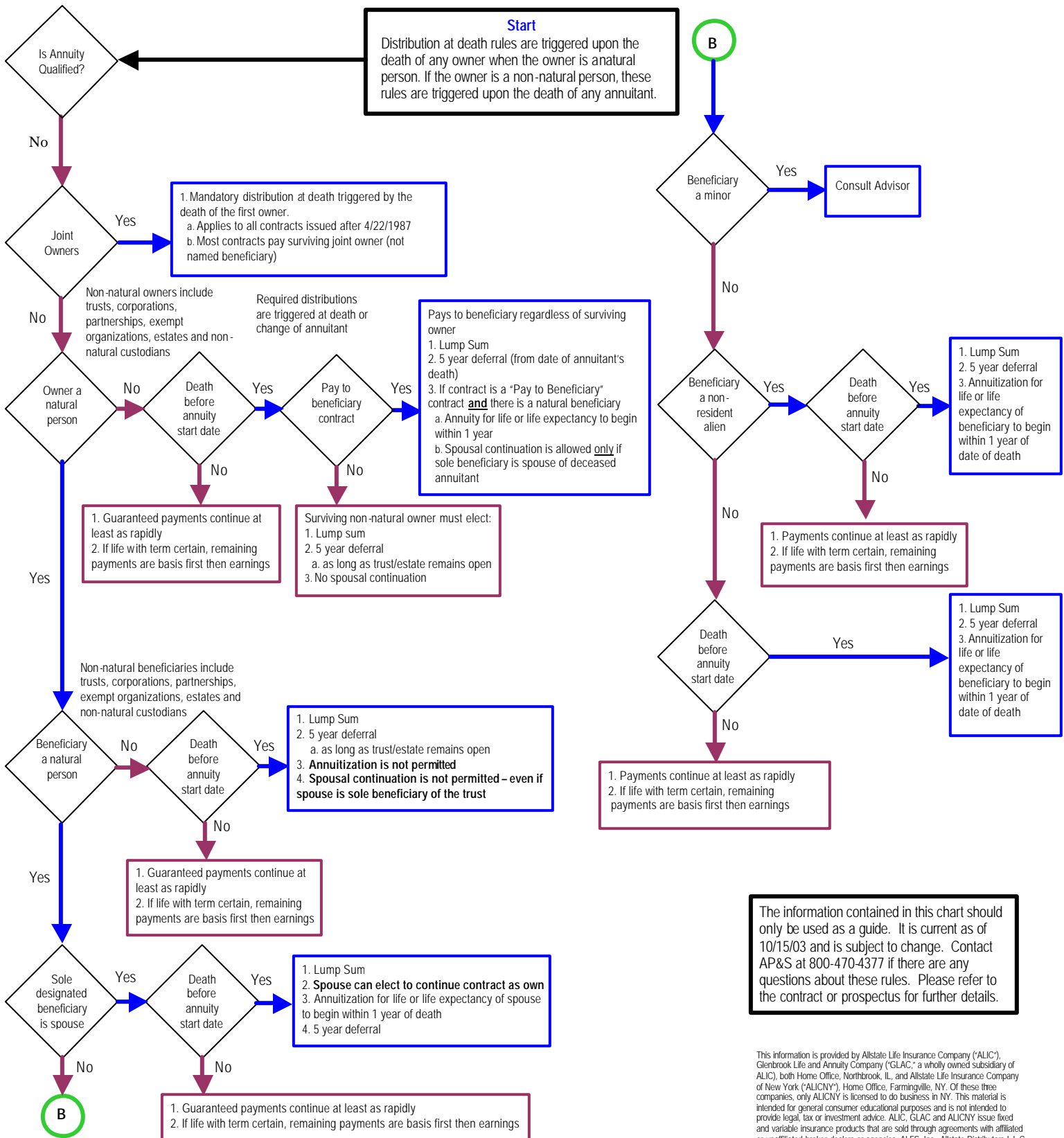


# Annuity Distribution Upon Death

For contracts issued after 1/18/1985



This information is provided by Allstate Life Insurance Company ("ALIC"), Glenbrook Life and Annuity Company ("GLAC," a wholly owned subsidiary of ALIC), both Home Office, Northbrook, IL, and Allstate Life Insurance Company of New York ("ALICNY"), Home Office, Farmingville, NY. Of these three companies, only ALICNY is licensed to do business in NY. This material is intended for general consumer educational purposes and is not intended to provide legal, tax or investment advice. ALIC, GLAC and ALICNY issue fixed and variable insurance products that are sold through agreements with affiliated or unaffiliated broker-dealers or agencies. ALFS, Inc., Allstate Distributors L.L.C. and Morgan Stanley DW Inc. serve as principal underwriters of certain SEC-registered contracts for ALIC, GLAC and ALICNY. Variable products are sold by registered representatives, investment advisors, and agents or bank employees who are licensed insurance agents.

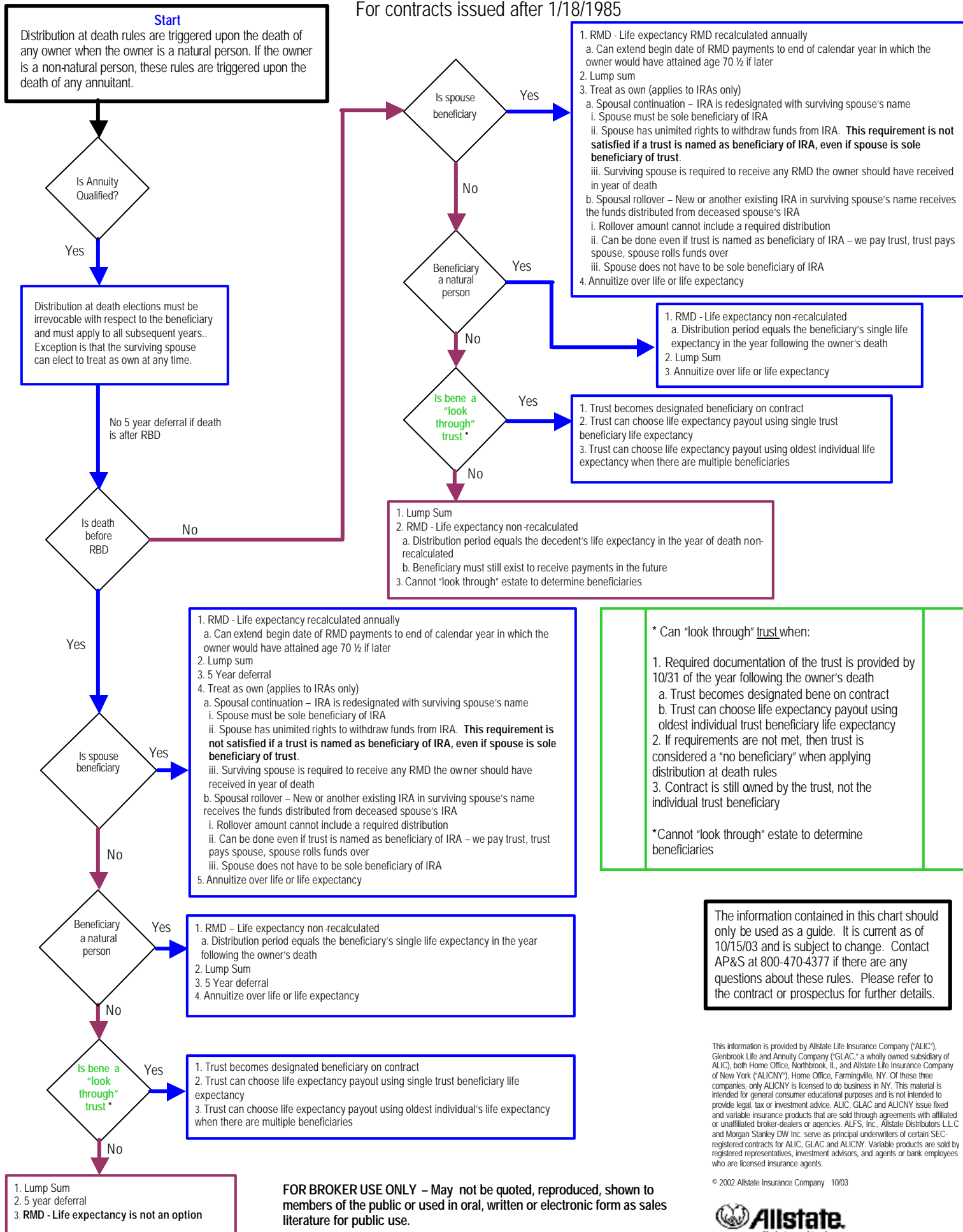
© 2002 Allstate Insurance Company 10/03

FOR BROKER USE ONLY – May not be quoted, reproduced, shown to members of the public or used in oral, written or electronic form as sales literature for public use.



# Annuity Distribution Upon Death

For contracts issued after 1/18/1985



**FOR BROKER USE ONLY** – May not be quoted, reproduced, shown to members of the public or used in oral, written or electronic form as sales literature for public use.