RECEIVED JUL 1 7 1979

Bouching - 48 2

22-25-55

PHILIP MORRIS

100 PARK AVENUE, NEW YORK, N.Y. 10017

JANES C. BOWLING SENIOR VICE PRESIDENT ASSISTANT TO THE CHAIRMAN OF THE BOARD

July 12, 1979

Dear Bill:

The people of Leo Burnett have sent us these copies of a new campaign for Allstate Insurance featuring their new "Healthy American Life Insurance Plan". As you of course know, these plans are based on a phony actuarial premise and are purely exploitive. Allstate would be the first major company to promote such a plan and that would be regrettable.

I think you, Panzer, Kastenbaum, et al should get together to consider a measure to get this one off. Please keep us posted and let us know if we can feed anything back to Burnett.

Best regards.

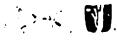
Cordially, Bowling

Mr. William Kloepfer, Jr. Senior Vice President The Tobacco Institute, Inc. 1776 K Street, NW Washington, DC 20006

enc.

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June 28, 1979 ALLSTATE INSURANCE HEALTHY AMERICAN PLAN Reg. No. 62688 ILLUSTRATION: MAN JUMPING IN SWIMMING POOL HEADLINE: Are you a healthy American? SUBHEAD: Announcing the Healthy American Plan from Allstate Life. It can save you up to 5% on your life insurance. COPY : Allstate Life believes if you're healthy, you should pay less for life insurance. We think it's only fair. BOLD: Here's how you qualify. If you don't smoke cigarettes, and if you work at keeping healthy, we'll give you up to 5% off the price of our new life insurance policy. BOLD: An Allstate tradition Just as Allstate introduced lower auto insurance rates for the good driver, and helped you save money on Homeowner's Insurance, now Allstate Life has created lower life insurance rates for the Healthy American. BOLD: How do you start? Simple.

Just see your Allstate agent and ask for the Healthy American Plan.

He'll work with you on the amount of protection you need. And he'll show you how much money you can save. T0016373

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BOLD:

Start now.

pay more for other life insurance when you might be paying less with Allstate Life?

By all means, see your Allstate agent and look at our Healthy American Plan.

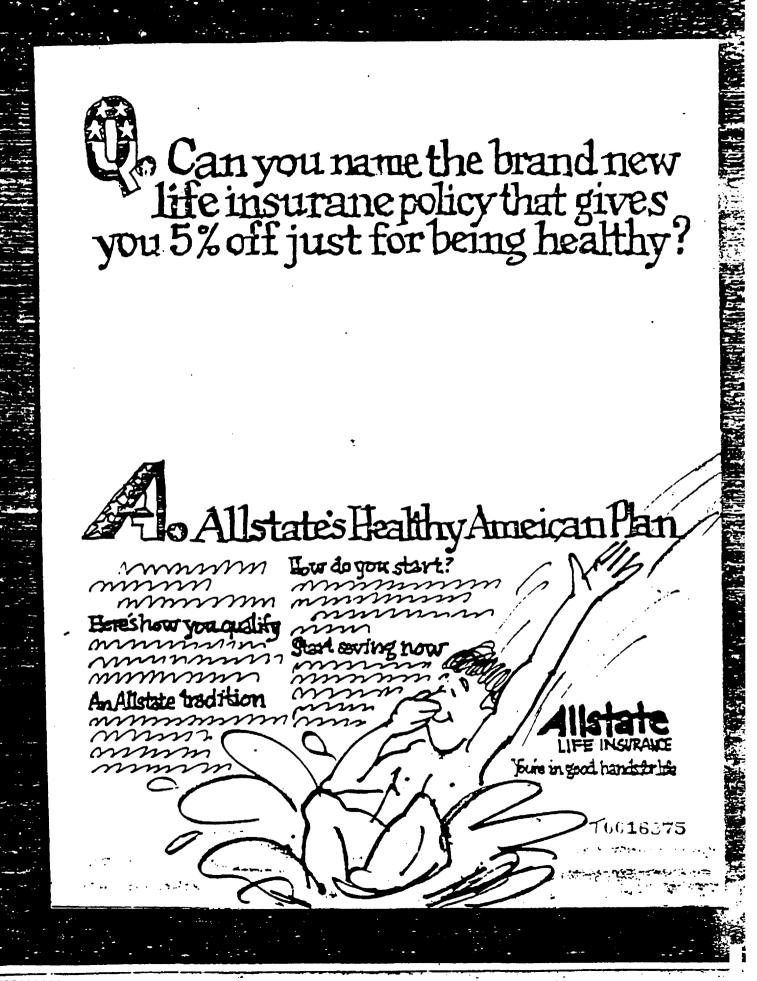
It takes care of you... if you take care of yourself.

LOGO: Allstate Life Insurance

TAG LINE: Get in good hands with Life.

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ALLSTATE LIFE "FREEZE FRAME - SWIMING" 6/27/79 DR/jkh

VIDEO

ANDIO

FATHER:

FATHER:

1. YOUNG FATHER ON DIVING BOARD IN HIGH SCHOOL SWENNING POOL.

2. HE JUMPS.

3. FREEZE JUST AS HE HITS WATER.

4. UNFREEZE. SUPER: THE HEALTHY AMERICAN PLAN.

5. DISS TO OUR SWIMMER TALKING TO US.

6. HE CLIMBS FROM POOL.

7. WALKS-OUT ON DIVING BOARD AGAIN.

8. DIVES. FREEZE!

9. UNFREEZE. SUPER: THE HEALTHY AMERICAN PLAN.

10. CONTINUE ACTION.

11. SUPER: ALLSTATE LIFE INSURANCE. GET IN GOOD HANDS FOR LIFE. ANNCR VO. Can you name the new life insurance policy that saves you money just for being healthy?

Guess!

It's the Healthy American PLan from Allstat Life.

(SYNC) Yep, Allstate.

The folks who saved me money on Auto and

Homeowners insurance now give me up to 5% o

my life insurance

'cause I don't smoke, and I work at

keeping healthy.

ANNCR VO: What's that new policy?

The Healthy American Plan, from Allstate Life.

See your Allstate agent,

(SYNC) Get in good hands for life!

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