

Legacy Choice ULSM

SECURITY FOR TODAY. FLEXIBILITY FOR TOMORROW.

Are you looking for life insurance protection you can count on? Legacy ChoiceSM may be the answer.

Solid guarantee. Legacy Choice provides a straightforward guarantee.

- Choose a death benefit level and the time period for which you'd like to guarantee it—for a certain number of years or your lifetime.
- Once you make your regular planned premium payments you'll have the reassurance that your death benefit is guaranteed.
- This means you can rest assured knowing your beneficiaries will receive exactly what you intend—a death benefit that generally avoids probate delays and is distributed free of state or federal income taxes.^{1,2}

Legacy Choice also is designed with no premium expense charge in the first policy year.

- This allows you to put more of your money to work for you toward guaranteed death benefit protection and cash value growth.

Built-in flexibility. Legacy Choice provides built-in flexibility.

- If your financial situation changes, you can alter your premiums and payment schedule, or increase or decrease your death benefit.³
- Should you need to access the available cash value in your policy, you have the ability to take withdrawals or loans.^{2,4}
- Under certain conditions you can even access part of the death benefit.^{2,4,5,6,7}

If you're looking for life insurance protection you can count on, consider Legacy Choice UL.

Please call me. . .

Security for today and flexibility for tomorrow—

That is the promise of Legacy Choice.

Features and Benefits

- Tax-free benefit for your beneficiaries
- First year premium expense waiver
- Choice of benefits to suit your needs

¹The death benefit of life insurance policies that are transferred for value may be subject to ordinary incomes taxes. Estate taxes may apply. Consult your tax advisor for additional information. ²Based on the claims-paying ability of Lincoln Benefit Life. ³Increases in face amount require evidence of insurability. ⁴Withdrawals will reduce cash value and death benefit of the policy. Partial withdrawals and surrenders from life policies are generally taxed as ordinary income to the extent the withdrawal exceeds your investment in the contract. In some situations, partial withdrawals during the first 15 policy years may result in taxable income prior to recovery of the investment in the contract. Loans are generally not taxable if taken from a life insurance policy that is not a modified endowment contract (MEC). However, when cash values are used to repay a loan, the transaction is treated like a withdrawal and taxed accordingly. If a policy is a MEC, loans are treated as taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are treated first as distributions of the policy gain subject to ordinary income taxation, and may be subject to an additional 10% federal tax penalty if made prior to age 59½. ⁵Available pursuant to the Terminal Illness Rider and Nursing Home Confinement Rider. The Accelerated Death Benefit may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. This depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for required qualified long-term care expenses. If the Accelerated Death Benefit qualifies, the Benefit will not be subject to federal income taxation. Tax laws relating to the Accelerated Death Benefit are complex. Consult with a tax advisor. In addition, receipt of the Accelerated Death Benefit may affect your or your family's eligibility for public assistance programs such as Medicaid, Aid to Families with Dependent Children, Supplemental Security Income, and drug assistance programs. Consult with social service agencies. ⁶Withdrawal charges may apply. ⁷See riders for terms, conditions and restrictions. Additional costs may apply. Subject to state availability.

Legacy Choice ULSM is a universal life insurance policy, issued by Lincoln Benefit Life Company, Home Office, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Home Office, Northbrook, IL. Legacy Choice is available in most states with contract series UL0620.

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY