

Legacy Secure UL[®]

Life insurance protection that is guaranteed.

Protecting and preserving a customer's financial legacy takes careful planning and preparation. Life insurance can be a solid foundation for most financial plans. Legacy Secure UL takes life insurance to the next level - a universal life product designed with security and flexibility in mind, providing guaranteed protection customers may need and the options they may want.

Legacy Secure UL has the competitive options and features to help you secure your sale:

- **Long-Term Guarantees** – Offer peace of mind through affordable, guaranteed protection for periods up to and including their lifetime.
- **Flexibility** – Designed to provide the opportunity to choose – and change – the guarantee period and payment pattern that best suits customer's needs.
- **Unlimited catch-up provision** – Even if the customer doesn't start at the lifetime guarantee level, they can increase their premium at any time to achieve that guarantee.
- **Solid cash value accumulation** – Offers even more options and flexibility with cash value potential.¹
- **Liquidity Guarantee Rider** – Provides a guarantee that the customer can receive a significant percentage of their premium dollars back (up to 100%) if they choose to surrender their policy anytime after the surrender charge period.²
- **Age Last Birthday** – Premiums are based on the insured's actual age. Many companies use age nearest birthday, which can result in higher premiums.

Security for Today. Flexibility for Tomorrow – that is the promise of Legacy Secure UL.

¹All guarantees are based on the claims-paying ability of Lincoln Benefit Life.

²Subject to state availability. Terms and limitations may apply. Percentage of premium available varies by issue age, class and face amount.

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Legacy Secure UL 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, Northbrook, IL. Legacy Secure UL is available in most states with contract series UL 0610. Riders and waivers may not be available in all states.

Not FDIC, NCUA/ NCUSIF insured	No bank or credit union guarantee	Not insured by any federal government agency	Not a deposit	May go down in value
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