

A GUIDE TO LIFE AND ANNUITY PRODUCTS
AVAILABLE THROUGH LINCOLN BENEFIT LIFE

PRODUCT DIRECTORY



LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

This product directory contains condensed information about life and annuity products available through Lincoln Benefit Life. We hope it will help you to easily compare the many products we have to offer your customers.

At LBL, we're committed to helping you build your business. From our comprehensive menu of products that help you to meet your customers' needs to responsive and knowledgeable representatives who are available when you need them, it's all designed to give you more time to focus on what you do best—helping your customers acquire peace of mind and financial security.

Over the years, LBL has maintained solid ratings and sound financial strength. Today, as a wholly owned subsidiary of Allstate Life Insurance Company, we have the backing of one of the leaders in the industry. To see our current ratings, visit accessallstate.com.

For in-depth information about Lincoln Benefit Life and its products, contact your Marketing Organization.

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LIFE PRODUCTS

Term Life

TrueTermSM

Fixed Universal Life

Legacy Secure UL[®]

Legacy Choice ULSM

Legacy Secure SL[®]

Ultra Plus

Ultra Index[®]

GenBuilderSM

Echelon[®] Index UL

Variable Universal Life

TotalAccumulatorSM VUL

When it comes to life insurance, one size does not fit all. Choose from our diverse menu of products and features to customize a plan that meets each individual's needs.

And we make it easier to find the best coverage at the lowest rates with our customer-focused underwriting services:

Sherlock Underwriting Program – Helps nonstandard and rated customers get competitive life insurance quotes by allowing underwriters to apply select underwriting credits for a variety of medical impairments. Sherlock gives customers more options when they need it the most.

Simplified Term Exchange Program (STEP) Underwriting Program – Allows term policyholders with an eligible carrier to purchase permanent life insurance from LBL using simplified underwriting. Less hassle for them means a better sales opportunity for you.^{1,2}

Age last birthday calculation – Gives customers the benefit of premiums that are based on their actual age.

We also offer estate and business planning strategies to help you strengthen customer relationships and create new sales opportunities. Visit accessallstate.com to see how our life products can be used with each strategy.

¹The surrender of a term life insurance policy followed by the purchase of a permanent life insurance policy will not be treated as an exchange under Internal Revenue Code section 1035.

²Lincoln Benefit Life does not encourage systematic or unsuitable replacement of existing life insurance. Careful comparison and analysis of all options is necessary to ensure that sales involving replacements are in the customer's best interest.

Target Market

Designed for the prospect desiring a low-cost term product with fully guaranteed level premium for 10, 15, 20, or 30 years and face amounts as low as \$50,000.

Selling Points

Fully guaranteed premium rates

Premiums are guaranteed to be level for coverage term and are renewable annually after the level premium period.

Conversion privileges

Convertible through 10 years, or age 60 if earlier, to any flexible premium adjustable life plan offered by us that has a higher required premium (as of the date of conversion).

Issue Ages/Underwriting Class

18–80 10 Year
18–75 15 Year
18–70 15 Year (Male SM & PS)
18–73 15 Year (Male SNT <\$200K)
18–73 15 Year (Female SM & PS <\$200K)
18–65 20 Year
18–63 20 Year (Male SM <\$500K)
18–50 30 Year
18–47 30 Year (Male PS & SM <\$500K)
(Six rate classes: Preferred Elite, Preferred, Standard Select, Standard No Tobacco, Preferred Smoker, and Standard Smoker.)

Minimum Face Amount

\$50,000

Face Amount Bands

\$50,000–\$99,999
\$100,000–\$199,999
\$200,000–\$499,999
\$500,000–\$999,999
\$1,000,000–\$4,999,999
\$5 million+

Charges and Fees

Annual fee varies according to policy face amount.

\$50,000–\$499,999: \$75 annually
\$500,000+: \$60 annually

Premium Guarantees

Fully guaranteed for the elected term of the policy.

Available Riders¹

- Accelerated Death Benefit Rider – Terminal Illness (UL0806)^{2,3}
- Accidental Death Benefit Rider (LR0604)
- Additional Insured Rider (LR0601)
- Children's Level Term Rider (LR0603)
- Waiver of Premium Rider (LR0605)

¹See Appendix F.

²See Appendix G.

³In IL, KS, MA, and WA terminal illness is defined as a life expectancy of less than 24 months.

Target Market

Best suited for individuals seeking flexibility and affordability. Guarantee level is dependent upon the amount of premium funding the policy.

Selling Points

Flexible protection

Coverage guarantee period, up to the insured's lifetime, is determined by the amount of premium the insured chooses. An unlimited catch-up provision allows customers to increase their premium at any time to achieve longer guarantees.

Affordable protection with solid cash value accumulation

Offers competitive premiums across all underwriting classes, ages, and premium scenarios.

Premium refund feature

Available at no cost on qualifying policies, the Liquidity Guarantee Rider offers the potential to receive a partial or full return of premiums paid if the policy is surrendered anytime after the surrender charge period.

Issue Ages/Underwriting Class

18–60 Preferred Elite
18–80 Preferred Nonsmoker
18–85 Standard Nonsmoker
18–80 Preferred Smoker
18–85 Standard Smoker

Minimum Face Amount

18–60: \$100,000
61+: \$50,000

Face Amount Bands

Below \$200,000
\$200,000–\$499,000
\$500,000+

Charges and Fees

Premium load: 6%

Policy fee: \$7.50 monthly (current)
\$10 monthly (guaranteed)

Administrative expense charge:
Flat amount per \$1,000 of face amount; varies by age, sex, and class; applies during the first six years.

Surrender Charge Period

19 years

Partial Withdrawals¹

\$25 fee per withdrawal

Loans¹

All loans: 5% (1% net cost)

Guaranteed Interest Rate

3% minimum in all policy years.
0.50% persistency bonus beginning in policy year 15 if the current interest rate is higher than the minimum.

Death Benefit Guarantees

Flexible, based on premium payment, up to a lifetime guarantee.

Death Benefit Options

Option 1: Face amount
Option 2: Face amount plus policy value

Available Riders²

- Accelerated Death Benefit Rider – Permanent Confinement (UL0416)³
- Accelerated Death Benefit Rider – Terminal Illness (UL0619)^{3,4}
- Accidental Death Benefit Rider (UL0613)
- Children's Level Term Rider (UL0615)
- Disability Continuation of Benefit Rider (UL0614)
- Coverage Protection Rider (UL0611)
- Full Surrender Charge Adjustment Rider (UL0202)⁵
- Liquidity Guarantee Rider (UL0612)

¹See Appendix C.

²See Appendix F.

³See Appendix G.

⁴In IL, KS, MA, and WA terminal illness is defined as a life expectancy of less than 24 months.

⁵Subject to home office approval.

Target Market Best suited for cases with large first-year premiums (exchanges, single pays).

Selling Points **No first-year premium load**
Allows customers with large first-year premiums to build cash value faster in the early policy years.

Flexible protection

Coverage guarantee period, up to the insured's lifetime, is determined by the amount of premium the insured chooses. An unlimited catch-up provision allows customers to increase their premium at any time to achieve longer guarantees.

Affordable protection with solid cash value accumulation

Offers competitive premiums across all underwriting classes, ages, and premium scenarios.

Issue Ages/Underwriting Class

18–60 Preferred Elite
18–80 Preferred Nonsmoker
18–85 Standard Nonsmoker
18–80 Preferred Smoker
18–85 Standard Smoker

Minimum Face Amount

18–60: \$100,000
61+: \$50,000

Face Amount Bands

Below \$200,000
\$200,000–\$499,000
\$500,000+

Charges and Fees

Premium load: Year 1: 0%
Year 2+: 6%

Policy fee: \$7.50 monthly (current)
\$10 monthly (guaranteed)

Administrative expense charge:
Flat amount per \$1,000 of face amount; varies by age, sex, and class; applies during the first six years.

Surrender Charge Period

19 years

Partial Withdrawals¹

\$25 fee per withdrawal

Loans¹

All loans: 5% (1% net cost)

Guaranteed Interest Rate

3% minimum in all policy years.
0.25% persistency bonus beginning in policy year 15 if the current interest rate is higher than the minimum.

Death Benefit Guarantees

Flexible, based on premium payment, up to a lifetime guarantee.

Death Benefit Options

Option 1: Face amount
Option 2: Face amount plus policy value

Available Riders²

- Accelerated Death Benefit Rider – Permanent Confinement (UL0416)³
- Accelerated Death Benefit Rider – Terminal Illness (UL0619)^{3,4}
- Accidental Death Benefit Rider (UL0613)
- Children's Level Term Rider (UL0615)
- Disability Continuation of Benefit Rider (UL0614)
- Coverage Protection Rider (UL0621)
- Full Surrender Charge Adjustment Rider (UL0202)⁵

¹See Appendix C.

²See Appendix F.

³See Appendix G.

⁴In IL, KS, MA, and WA terminal illness is defined as a life expectancy of less than 24 months.

⁵Subject to home office approval.

Target Market Ideally suited for partnerships developing business continuation plans and married customers with estate planning needs.

Selling Points

Flexible protection
 Coverage guarantee period, up to the insured’s lifetime, is determined by the amount of premium the insured chooses. An unlimited catch-up provision allows customers to increase their premium at any time to achieve longer guarantees.

Affordable protection with solid cash value accumulation
 Offers competitive premiums across all underwriting classes, ages, and premium scenarios.

Liquidity
 Included with all qualifying policies at no additional cost, the Estate Liquidity Rider^{1,2} offers a generous opportunity to receive a partial or full return-of-premium at specified time periods.

Competitive underwriting
 Accepts “real-world” cases by allowing one “uninsurable” insured.

¹See Appendix C.
²See Appendix F.
³This rider is not available for uninsurable customers.
⁴Subject to home office approval.
⁵The IRS taxes a policy split as an exchange which does not qualify as a tax-free exchange under Internal Revenue Code section 1035.

Issue Ages/Underwriting Class

30–80 Preferred Nonsmoker
 30–90 Standard Nonsmoker
 30–80 Preferred Smoker
 30–90 Standard Smoker
(Allows for one uninsurable insured.)

Minimum Face Amount

\$250,000

Face Amount Bands

\$250,000–\$999,999
 \$1,000,000+

Charges and Fees

Premium load: 6%
Policy fee: \$7.50 monthly (current)
 \$10 monthly (guaranteed)

Administrative expense charge:
 Flat amount per \$1,000 of face amount; varies by age, sex, and class; applies during the first six years.

Surrender Charge Period

19 years

Partial Withdrawals¹

\$25 fee per withdrawal

Loans¹

All loans: 5% (1% net cost)

Guaranteed Interest Rate

3% minimum in all policy years.
 0.50% persistency bonus beginning in policy year 15 if the current interest rate is higher than the minimum.

Death Benefit Guarantees

Flexible, based on premium payment, up to a lifetime guarantee.

Death Benefit Options

Option 1: Face amount
Option 2: Face amount plus policy value

- Available Riders²**
- Coverage Protection Rider (UL0761)
 - Estate Liquidity Rider (UL0522)³
 - Full Surrender Charge Adjustment Rider (UL0762)⁴
 - Last Survivor Four-Year Level Term Rider (UL0762)
 - Policy Split and Exchange Rider (UL0524)^{3,4,5}

Target Market Ideal for sales based on long-term projected values, distributions, or lowest endowment premiums.

Selling Points

Affordability
Offers competitive premiums and face amounts as low as \$50,000 (\$25,000 for issue ages 50 and above).

Performance
Offers customers competitive current rates that help their premium dollars accumulate.

Guarantees
10-year safety net guarantee available at most ages.

Flexibility
Cost of insurance bailout privilege allows customers to surrender their policy without charges if the cost of insurance charges are increased during the first 19 years.¹

Issue Ages/Underwriting Class

- 18–60 Preferred Elite
- 18–80 Preferred Nonsmoker
- 18–90 Standard Nonsmoker
- 18–80 Preferred Smoker
- 18–90 Standard Smoker
- 0–17 Juvenile

Minimum Face Amount

- 0–49: \$50,000
- 50+: \$25,000
- Term policy conversions permitted as low as \$10,000.

Face Amount Bands

- Below \$49,999
- \$50,000–\$99,999
- \$100,000–\$199,999
- \$200,000+

Charges and Fees

- Premium load:** Year 1–20: 5%
Year 21+: 0%
- Policy fee:** \$7.50 monthly (current)
\$10 monthly (guaranteed)
- Administrative expense charge:**
Flat amount per \$1,000 of face amount; varies by age, sex, and class; applies during the first six years.

Surrender Charge Period

19 years

Partial Withdrawals¹

\$25 fee per withdrawal

Loans¹

- Preferred: 3% (0% net cost)
- Standard: 4% (1% net cost)

Guaranteed Interest Rate

3% minimum in all policy years.
0.50% persistency bonus beginning in policy year 15 if the current interest rate is higher than the minimum.

Death Benefit Guarantees

Issue age 0–75: 10 years
Issue age 76+: 5 years

Death Benefit Options

- Option 1:** Face amount
- Option 2:** Face amount plus policy value
- Option 3:** Face amount plus total premiums paid, less withdrawals (not available for age 70 and above)

Available Riders²

- Accelerated Death Benefit Rider – Permanent Confinement (UL0416)³
- Accelerated Death Benefit Rider – Terminal Illness (UL0619)^{3,4}
- Accidental Death Benefit Rider (UL0613)
- Additional Insured Rider (UL0703)
- Children’s Level Term Rider (UL0615)
- Disability Continuation of Benefit Rider (UL0614)
- Full Surrender Charge Adjustment Rider (UL0202)⁵
- Guaranteed Insurability Rider (UL0706)
- Overloan Protection Rider (UL0701)
- Primary Insured Term Rider (UL0702)

¹See Appendix C.
²See Appendix F.
³See Appendix G.
⁴In IL, KS, MA, and WA terminal illness is defined as a life expectancy of less than 24 months.
⁵Subject to home office approval.

Target Market

Ideal for customers looking for permanent coverage with the potential for greater cash accumulation and guaranteed minimum growth.

Selling Points

Solid death benefit protection with growth potential

Interest rate linked to positive changes in the S&P 500® Composite Stock Price Index.^{2,3}

Straightforward design

Uses a one-year, annual reset with point-to-point interest crediting strategy with generous cap rates (subject to change) and a guaranteed 100% participation rate.

Guarantees

A 0% floor on the indexed account and a 2% floor on the fixed account, with an overall lifetime interest floor of 2% annualized at death or surrender.

Strong fixed account option

Performs similar to a traditional fixed UL policy.

Competitive load structure

Results in strong policy performance regardless of how the market performs.

Issue Ages/Underwriting Class

- 18–60 Preferred Elite
- 18–80 Preferred Nonsmoker
- 18–90 Standard Nonsmoker
- 18–80 Preferred Smoker
- 18–90 Standard Smoker
- 0–17 Juvenile

Minimum Face Amount

\$100,000

Face Amount Bands

- \$100,000–\$199,999
- \$200,000+

Charges and Fees

- Premium load:** Year 1–20: 8%
Year 21+: 0%
- Policy fee:** \$10 monthly (current)
\$15 monthly (guaranteed)
- Administrative expense charge:**
Flat amount per \$1,000 of face amount; varies by age, sex, class, and face amount band; applies during the first eight years.

Surrender Charge Period

19 years

Partial Withdrawals¹

\$25 fee per withdrawal

Loans¹

- Preferred: 2% (0% net cost)
- Standard: 3% (1% net cost)

Guaranteed Interest Rate

- 2% annually on the fixed account.
- 0% annual floor on the indexed account.

Death Benefit Guarantees

- Issue age 0–75: 10 years
- Issue age 76+: 5 years

Death Benefit Options

- Option 1:** Face amount
- Option 2:** Face amount plus policy value
- Option 3:** Face amount plus total premiums paid, less withdrawals (not available for age 70 and above)

Available Riders⁴

- Accelerated Death Benefit Rider – Permanent Confinement (UL0416)⁵
- Accelerated Death Benefit Rider – Terminal Illness (UL0619)^{5,6}
- Accidental Death Benefit Rider (UL0613)
- Additional Insured Rider (UL0725)
- Children’s Level Term Rider (UL0615)
- Disability Continuation of Benefit Rider (UL0614)
- Full Surrender Charge Adjustment Rider (UL0202)⁷
- Guaranteed Insurability Rider (UL0706)
- Overloan Protection Rider (UL0716)
- Primary Insured Term Rider (UL0726)

¹See Appendix C.
²One cannot invest directly in an index.
³See Appendix H.
⁴See Appendix F.
⁵See Appendix G.
⁶In IL, KS, MA, and WA terminal illness is defined as a life expectancy of less than 24 months.
⁷Subject to home office approval.

Target Market A great choice for those seeking to leave a legacy and transfer wealth to beneficiaries.

Selling Points **Simple to quote death benefit**
No complex formulas, just a death benefit factor based on age, gender, and underwriting class.

Liquidity
Annual 10% withdrawals available without surrender charges.¹

Payment refund guarantee
Customers can make a full surrender and receive a refund of the entire single premium payment (less any withdrawals and outstanding loans).¹

Competitive underwriting
Quick-issue, simplified underwriting available (subject to limitations).

Issue Ages/Underwriting Class

45–85 Standard No Tobacco
45–85 Rated No Tobacco
45–85 Standard Tobacco
45–85 Rated Tobacco

Minimum Face Amount

Amount purchased by a \$10,000 single premium.

Charges and Fees

Administrative expense charge:
Charge per \$1,000 that varies by issue age, gender, class, and duration. Charge is level for years 1–10, then is reduced and remains level for years 11+.

Surrender Charge Period

7 years
(Up to 10% of the policy value can be taken each policy year without withdrawal charges.)¹

Partial Withdrawals¹

\$25 fee per withdrawal

Loans¹

Preferred: 3% (0% net cost)
Standard: 5% (2% net cost)

Guaranteed Interest Rate

3% in all policy years.

Available Riders²

- Accelerated Death Benefit Rider – Permanent Confinement (UL0252)³
- Accelerated Death Benefit Rider – Terminal Illness (UL0619)^{3,4}
- Nursing Home Surrender Charge Waiver (UL0801)

¹See Appendix C.

²See Appendix F.

³See Appendix G.

⁴In IL, KS, MA, and WA terminal illness is defined as a life expectancy of less than 24 months.

Target Market

Designed primarily with the needs of the bank-owned life insurance (BOLI) marketplace in mind.²

Selling Points

No premium loads

Allows for the full premium to go towards the cash value, resulting in high cash value potential right from the start.

A unique surrender charge waiver

Provides liquidity of the full policy value if the policy is surrendered for cash.¹

Options for increased growth potential

Indexed account options³ provide the opportunity for growth potential that is higher than traditional fixed products.

Renewal cap commitments

An endorsement establishes how LBL will set renewal caps during the seven policy years on any premiums paid at issue.

Performance based on LBI's general investment account

Provides the customer with the assurance of a minimum guaranteed interest rate and reduced market volatility when compared to a BOLI product using a separate investment account.

Competitive underwriting

Guaranteed issue underwriting on group cases of more than 15 lives.⁴

Issue Ages/Underwriting Class

18–80 Preferred Nonsmoker
18–85 Standard Nonsmoker
18–80 Preferred Smoker
18–85 Standard Smoker
18–69 Guaranteed Issue Nonsmoker
18–69 Guaranteed Issue Smoker
(Limited to group cases of 15 or more individuals. Subject to underwriting approval.)

Minimum Face Amount

\$100,000

Face Amount Bands

\$100,000+

Charges and Fees

Premium load: None

Policy fee: \$4 monthly (current)
\$10 monthly (guaranteed)

Surrender Charge Period

10 years

Partial Withdrawals¹

\$25 fee per withdrawal

Loans¹

Preferred: 2% (0% net cost)
Standard: 3% (1% net cost)

Guaranteed Interest Rate

3% in all policy years.

Death Benefit Options

Option 1: Face amount

Option 2: Face amount plus policy value

Available Riders⁵

- Accelerated Death Benefit Rider – Terminal Illness (UL0619)^{6,7}
- Renewal Cap Endorsement Rider (UL0826)

¹See Appendix C.

²See Appendix I.

³One cannot invest directly in an index.

⁴Subject to restrictions.

⁵See Appendix F.

⁶See Appendix G.

⁷In IL, KS, MA, and WA terminal illness is defined as a life expectancy of less than 24 months

Target Market

Intended to provide life insurance protection with options to guarantee coverage. Provides cash accumulation potential through a range of investment options.²

Selling Points

Guarantees

Optional Coverage Guarantee Rider offers two guarantee levels:

Extended Coverage Guarantee ensures a policy will not lapse until the later of age 70 or 20 years from the date the customer buys the policy; and **Lifetime Coverage Guarantee** extends this protection for as long as they live, regardless of market performance that could negatively impact their policy's cash value.

Catch-up provision

Allows customers to reinstate lost guarantees under the Coverage Guarantee Rider.

Innovative SelectStrategy planning tool

This patent-pending tool helps customers tailor their policy based on their personal and financial goals.

SelectBalance Asset Allocation program³

Provides a choice of sub-accounts that invest in five risk-based Ibbotson ETF Asset Allocation Portfolios.⁴

This product is a security and must be sold by registered representatives of qualified Broker-Dealers. Variable universal life insurance policies carry annual insurance company mortality and expense risk charges, withdrawal charges in the early years, and administrative fees. Individual features may be offered at an additional cost. The value of a variable universal life insurance policy will fluctuate with the investment performance of the underlying subaccounts and may be worth more or less than the original investment.

¹See Appendix C.

²The value of a variable universal life insurance policy will fluctuate with the investment performance of the underlying subaccounts and may be worth more or less than the original investment.

³Terms, limitations, and costs may apply.

⁴Ibbotson Associates is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc.

⁵See Appendix F.

⁶See Appendix G.

⁷In IL, KS, MA, and WA terminal illness is defined as a life expectancy of less than 24 months.

⁸Subject to home office approval.

Issue Ages/Underwriting Class

18–60 Preferred Elite
18–80 Preferred Nonsmoker
18–80 Standard Nonsmoker
18–80 Preferred Smoker
18–80 Standard Smoker
0–17 Juvenile

Minimum Face Amount

\$100,000

Face Amount Bands

\$100,000–\$199,999
\$200,000–\$999,999
\$1 million+

Charges and Fees

Policy fee: \$10 monthly (current)
\$15 monthly (guaranteed)

Administrative expense charge:

Year 1–10: \$1.08 per \$1,000 of face amount for the first \$100,000; \$0.36 per \$1,000 of face amount in excess of \$100,000

Year 11+: \$0

Mortality & Expense (M&E) charges:

Year 1–10: 0.55%

Year 11+: 0.15%

Premium expense charge:

5.25% of all premiums in all years

Surrender Charge Period

10 years

Partial Withdrawals¹

Fee of the lesser of 2% of the withdrawal amount or \$25 per withdrawal.

Loans¹

Preferred: 3% (0% net cost)

Standard: 4% (1% net cost)

Guaranteed Interest Rate

3% annually on the fixed account.
No guarantee on variable subaccounts.

Death Benefit Guarantees

Issue age 0–70: 10 years

Issue age 71–75: To age 80

Issue age 76+: 5 years

Extended Coverage Guarantee:

Guarantees until the policy anniversary following the insured's 70th birthday or 20 years, whichever is later.

Lifetime Coverage Guarantee:

Until age 121.

Death Benefit Options

Option 1: Face amount

Option 2: Face amount plus policy value

Available Riders⁵

- Accelerated Death Benefit Rider – Permanent Confinement (UL0416)⁶
- Accelerated Death Benefit Rider – Terminal Illness (UL0619)^{6,7}
- Accidental Death Benefit Rider (UL0613)
- Additional Insured Rider (UL0737)
- Children's Level Term Rider (UL0615)
- Disability Continuation of Benefit Rider (UL0614)
- Coverage Guarantee Rider (VUL0736)
- Full Surrender Charge Adjustment Rider (UL0202)⁸
- Guaranteed Insurability Rider (UL0706)
- Overloan Protection Rider (UL0701)
- Primary Insured Term Rider (UL0738)

ANNUITIES

Saver's Index[®] Annuity

Saver's Index[®] Annuity III

Saver's Index[®] Annuity Plus

Saver's Index[®] Annuity Premier

Allstate[®] Treasury-Linked Annuity

SureHorizonSM II

Tactician[®] Plus

IncomeReadySM

Your customers want to be sure they choose the best investment vehicle to take them through their retirement. To help you meet each individual's investment goals and risk level, we offer a wide variety of annuity products to fit any market condition. Each annuity works well individually or can be used with our other products to create a more diverse portfolio.

Fixed indexed – Allows your customers to participate in upside market movements by crediting interest based on positive changes in a common market index while protecting their investment through a guaranteed minimum floor.

Fixed rate – Protects customers from loss through a guaranteed interest rate. In contract years when the markets are down, these products can ensure that portions of customers' investments are still earning stable returns.¹

Treasury-linked – Helps offset the effects of inflation through the potential to earn additional interest on top of the guaranteed minimum interest through returns linked to positive changes in the 5-year U.S. Constant Maturity Treasury rate (5-year CMT rate).

¹Loss of principal due to surrender charges may occur if the annuity is surrendered in the early years since the annuity purchase payment was made.

Target Market

Designed for low-risk tolerant savers who could benefit from a contract with the growth potential for credited interest linked to annual changes in an equity index but also want protection against downside market risk. Ideal for customers looking for a simple crediting strategy.

Selling Points

- Potential for higher returns than traditional fixed annuities
- Annual interest crediting rate linked to changes in the S&P 500® Composite Stock Price Index, without the market risk involved with investing directly in stocks, variable annuities, and mutual funds^{1,2}
- Once customers earn interest, they are guaranteed not to lose it, even if the index is down on the next contract anniversary
- Higher premium incentives for contract values of \$100,000 or more³
- A bailout provision that allows the customer to surrender the contract without charges if the renewal cap rate is equal to or less than the bailout rate (rate is established for each seven-year term and is subject to restrictions)⁴

¹One cannot invest directly in an index.

²See Appendix A.

³Subject to change. Please check with the home office regarding current availability.

⁴See Appendix B.

⁵See Appendix C

Issue Ages

Annuitant: 0–75

Owner: 0–90

Minimum Premium

\$10,000 (Qualified and Nonqualified)

Amounts over \$1 million require prior home office approval.

Loads and Fees

None

Withdrawal Charge Schedule (%)

8% charge through attained age 75, decreases by 0.8% each year to 0% at age 85. Charges are waived during a 45-day window at the beginning of each seven-year term, after the first.

Guaranteed Interest

The minimum interest rate credited in any one year is guaranteed not to be less than 0%. (Annual declines in the S&P 500® are not charged to the annuity.)

Minimum Guaranteed Value

90% of the original premium compounded at 3% interest annually. At the end of the 7-year term, it will equal at least 110% of the original premium, assuming no withdrawals have been made.

Free Partial Withdrawal⁴

10% of accumulated value per year after the first contract year.

Death Benefit

The greater of the accumulated value less any premium tax, if applicable, or the minimum guaranteed value, if higher. The accumulated value includes interest credited as a result of any index increase using the date of death as the last contract anniversary.

Available Crediting Strategies

Annual reset with point-to-point crediting strategy with two participation rate and cap options.

Option 1: 60% participation rate, higher cap
Option 2: 100% participation rate, lower cap

Available Waivers/Riders⁵

- Activities of Daily Living Waiver (AR0606)
- Confinement Waiver (AR0425)
- Spousal/Widow Withdrawal Waiver (AR0503)
- Return of Premium Rider (AR0427)
- Terminal Illness Waiver (AR0425)
- Unemployment Waiver (AR0425)

Target Market

Designed for low-risk tolerant savers who could benefit from a contract with the growth potential for credited interest linked to annual changes in an equity index but also want protection against downside market risk. Ideal for customers looking to make additional premium payments.

Selling Points

- Potential for higher returns than traditional fixed annuities
- Annual interest crediting rate linked to changes in the S&P 500® Composite Stock Price Index, without the market risk involved with investing directly in stocks, variable annuities, and mutual funds^{1,2}
- Once customers earn interest, they are guaranteed not to lose it, even if the index is down on the next contract anniversary
- Higher premium incentives for contract values of \$100,000 or more³
- A bailout provision that allows the customer to surrender the contract without charges if the renewal cap rate is equal to or less than the bailout rate (rate is established for each indexed account and is subject to restrictions)⁴

¹One cannot invest directly in an index.

²See Appendix A.

³Subject to change. Please check with the home office regarding current availability.

⁴See Appendix B.

⁵See Appendix C

Issue Ages

Annuitant: 0–85

Owner: 0–90

Minimum Premium

\$10,000 (Nonqualified)

\$3,000 (Qualified)

\$250 minimum for additional premium.

Amounts over \$1 million require prior home office approval.

Loads and Fees

None

Withdrawal Charge Schedule (%)

10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0

Withdrawal charges are based on contract year (do not restart with additional premium payments).

Guaranteed Interest

The minimum interest rate credited in any one year is guaranteed not to be less than 0%. (Annual declines in the S&P 500® are not charged to the annuity.)

Minimum Guaranteed Value

90% of the original premium compounded at 3% interest annually. At the end of the 10-year term, it will equal at least 121% of the original premium, assuming no withdrawals have been made.

Free Partial Withdrawal⁴

10% of accumulated value per year after the first contract year.

Death Benefit

The greater of the accumulated value less any premium tax, if applicable, or the minimum guaranteed value, if higher. The accumulated value includes interest credited as a result of any index increase using the date of death as the last contract anniversary.

Available Crediting Strategies

Annual reset with point-to-point crediting strategy with two participation rate and cap options.

Option 1: 60% participation rate, higher cap

Option 2: 100% participation rate, lower cap

Available Waivers/Riders⁵

- Activities of Daily Living Waiver (AR0606)
- Confinement Waiver (AR0425)
- Spousal/Widow Withdrawal Waiver (AR0428)
- Return of Premium Rider (AR0504)
- Terminal Illness Waiver (AR0425)
- Unemployment Waiver (AR0425)

Target Market

Designed for low-risk tolerant savers who could benefit from a contract with the growth potential for credited interest linked to annual changes in an equity index. Ideal for customers who want a choice of crediting strategies and are looking for a shorter, 5-year withdrawal charge schedule.

Selling Points

- Potential for higher returns than traditional fixed annuities
- Annual interest crediting rate linked to changes in the S&P 500® Composite Stock Price Index, without the market risk involved with investing directly in stocks, variable annuities, and mutual funds^{1,2}
- Once customers earn interest, they are guaranteed not to lose it, even if the index is down on the next contract anniversary
- Higher premium incentives for contract values of \$100,000 or more³
- Choice of four crediting strategies, plus a fixed account option—with the ability to transfer between crediting strategy options and the fixed account annually
- Competitive Lifetime Income Riders are available to give customers the ability to take benefit payments through withdrawals without annuitization and offer the flexibility to take the payments when they choose^{4,5}

¹One cannot invest directly in an index.

²See Appendix H.

³Subject to change. Please check with the home office regarding current availability.

⁴See Appendix A.

⁵See Appendix D.

⁶See Appendix F.

Issue Ages

Annuitant: 0–85

Owner: 0–85

Minimum Premium

\$10,000 (Qualified and Nonqualified)

Amounts over \$1 million require prior home office approval.

Loads and Fees

None

Withdrawal Charge Schedule (%)

8, 8, 7, 6, 5, 0

Guaranteed Interest

The minimum interest rate credited in any one year is guaranteed not to be less than 0%. (Annual declines in the S&P 500^{®2} are not charged to the annuity.)

Minimum Guaranteed Value

100% of the original premium compounded at the current minimum guaranteed interest rate declared by Lincoln Benefit Life, less applicable withdrawal charges.

Free Partial Withdrawal⁴

10% of contract value per year.

Death Benefit

The greater of the contract value less any premium tax, if applicable, or the minimum guaranteed value, if higher. The contract value includes interest credited as a result of any index increase using the date of proof of death as the last contract anniversary.

Available Crediting Strategies

- Annual reset with point-to-point
- Annual reset with point-to-point with low watermark
- Annual reset with monthly averaging
- Monthly cap
- Fixed account

Available Waivers/Riders⁶

- Activities of Daily Living Waiver (AR0536)
- Confinement Waiver (AR0201)
- Enhanced Lifetime Income Rider (AR02623)^{4,5}
- Lifetime Income Rider (AR0622)^{4,5}
- Spousal/Widow Withdrawal Waiver (included with base contract)
- Return of Purchase Payment Guarantee Rider (AR0203)
- Terminal Illness Waiver (AR0201)
- Unemployment Waiver (AR0201)

Target Market

Designed for low-risk tolerant savers who could benefit from a contract with the growth potential for credited interest linked to changes in an equity index. Ideal for customers who want a choice of crediting strategies and are interested in receiving a credit enhancement in exchange for a long-term commitment.

Selling Points

- Potential for higher returns than traditional fixed annuities
- Annual interest crediting rate linked to changes in the S&P 500[®] Composite Stock Price Index, without the market risk involved with investing directly in stocks, variable annuities, and mutual funds^{1,2}
- Once customers earn interest, they are guaranteed not to lose it, even if the index is down on the next contract anniversary
- Higher premium incentives for contract values of \$100,000 or more³
- A credit enhancement is applied to the contract value (considered gain in the contract for tax purposes)
- Choice of four crediting strategies, plus a fixed account option—with the ability to transfer between crediting strategy options and the fixed account annually
- Competitive Lifetime Income Riders are available to give customers the ability to take benefit payments through withdrawals without annuitization and offer the flexibility to take the payments when they choose^{4,5}

¹One cannot invest directly in an index.

²See Appendix H.

³Subject to change. Please check with the home office regarding current availability.

⁴See Appendix A.

⁵See Appendix D.

⁶See Appendix F.

Issue Ages

Annuitant: 0–85

Owner: 0–85

Minimum Premium

\$10,000 (Qualified and Nonqualified)

Amounts over \$1 million require prior home office approval.

Loads and Fees

None

Withdrawal Charge Schedule (%)

12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0

Guaranteed Interest

The minimum interest rate credited in any one year is guaranteed not to be less than 0%. (Annual declines in the S&P 500[®] are not charged to the annuity.)

Minimum Guaranteed Value

100% of the original premium compounded at the current minimum guaranteed interest rate declared by Lincoln Benefit Life, less applicable withdrawal charges.

Free Partial Withdrawal⁴

10% of contract value per year.

Death Benefit

The greater of the contract value less any premium tax, if applicable, or the minimum guaranteed value, if higher. The contract value includes interest credited as a result of any index increase using the date of proof of death as the last contract anniversary.

Available Crediting Strategies

- Annual reset with point-to-point
- Annual reset with point-to-point with low watermark
- Annual reset with monthly averaging
- Monthly cap
- Fixed account

Available Waivers/Riders⁶

- Activities of Daily Living Waiver (AR0536)
- Confinement Waiver (AR0201)
- Enhanced Lifetime Income Rider (AR02623)^{4,5}
- Lifetime Income Rider (AR0622)^{4,5}
- Spousal/Widow Withdrawal Waiver (included with base contract)
- Terminal Illness Waiver (AR0201)
- Unemployment Waiver (AR0201)

Target Market

Alternative to certificates of deposit or bonds. May be ideal for investors seeking tax deferral, cash accumulation, and retirement savings.

Selling Points

- Tied to performance of the 5-year U.S. Constant Maturity Treasury rate, helping customers earn additional interest and hedge against the effects of inflation
- An underlying 5-year guaranteed rate protects against U.S. Treasury rate declines
- Provides a competitive 5-year base interest rate
- A 45-day window at the end of the initial 5-year guarantee period where the customer may withdraw some or all of the cash value without incurring withdrawal charges¹
- No up-front or annual charges or fees

Issue Ages

Annuitant: 0–90
Owner: 0–90

Minimum Premium

\$5,000 (Nonqualified)
\$3,000 (Qualified)
\$100 minimum for additional premium.
Amounts over \$1 million require prior home office approval.

Loads and Fees

None

Withdrawal Charge Schedule (%)

9, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0
After the initial five years of a subaccount, the owner has a 45-day window to withdraw the value of the subaccount without incurring company-imposed withdrawal charges.

A separate withdrawal charge schedule will apply to each account created by a premium payment.

Free Partial Withdrawal¹

10% of account value, of each subaccount per year, at the time of the first withdrawal from the contract in that subaccount year.

Death Benefit

Contract value based on death of owner.

Guaranteed Interest

Contact the home office.

Credited Interest

Each payment creates its own sub-account with its own 5-year guarantee period, guarantee rate and participation rate.

An interest enhancement is credited if the 5-year CMT Rate on the sub-account anniversary is greater than the 5-year CMT Rate at the beginning of the last guarantee period for that sub-account. If there is no increase, there will be no additional interest enhancement.

The interest enhancement is calculated as follows:

$$(TRA - TRE) \times TPR$$

TRA = The treasury rate on the sub-account anniversary

TRE = The treasury rate on the date the current guarantee period for that sub-account was established

TPR = The treasury participation rate (may range from 0 - 100%)

Available Waivers/Riders²

- Activities of Daily Living Waiver (AR0606)
- Confinement Waiver (AR0201)
- Spousal/Widow Withdrawal Waiver (included with base contract)
- Return of Purchase Payment Guarantee Rider (AR0203)
- Terminal Illness Waiver (AR0201)
- Unemployment Waiver (AR0201)

¹See Appendix B.

²See Appendix C.

Target Market

May be ideal for customers looking to lock in a competitive rate of return for a shorter investment period. This product also accepts additional purchase payments into the contract (subject to limitations.)

Selling Points

- Competitive interest rates and options to earn additional interest on top of the guaranteed interest rate
- Flexibility in accessing money through withdrawals or income payments¹
- Multiple initial rate guarantee periods
- Compound growth
- Optional Return of Purchase Payment Guarantee Rider
- Death benefit equal to the contract value

Issue Ages

Annuitant: 0–90
 Owner: 0–90

Minimum Premium

\$10,000 (Nonqualified)
 \$3,000 (Qualified)
 \$100 minimum for additional premium.
 Amounts over \$1 million require prior home office approval.

Loads and Fees

Loads may apply on early annuitization. A \$30 fee will be assessed at each contract anniversary if total account value is less than \$3,000.

Withdrawal Charge Schedule (%)

8, 8, 7, 6, 5, 4, 0
 Withdrawal charges are based on contract year (do not restart with additional premium payments).

Guaranteed Interest

Contact the home office.

Free Partial Withdrawal¹

15% of account value per year.

Death Benefit

Contract value based on death of owner.

Available Waivers/Riders²

- Activities of Daily Living Waiver (AR0536)
- Confinement Waiver (AR0201)
- Spousal/Widow Withdrawal Waiver (included with base contract)
- Return of Purchase Payment Guarantee Rider (AR0203)
- Terminal Illness Waiver (AR0201)
- Unemployment Waiver (AR0201)

¹See Appendix B.

²See Appendix C.

Target Market

Customers looking for an investment alternative to certificates of deposit, zero coupon bonds, and treasury bond ladders.

Selling Points

- Multiple rate guarantee periods with competitive interest rates
- Compound growth
- Flexibility in accessing money through withdrawals or income payments¹
- Death benefit equal to the contract value
- Ability to make additional premium payments, subject to limitations

Issue Ages

Annuitant: 0–90

Owner: 0–90

Minimum Premium

\$10,000 (Nonqualified)

\$3,000 (Qualified)

\$1,000 minimum for additional premium.

Amounts over \$1 million require prior home office approval.

Loads and Fees

None

Withdrawal Charge Schedule (%)

8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0

No withdrawal charge applies during the 30-day period immediately following the end of a guarantee period.

An MVA may apply on withdrawals or surrenders which may positively or negatively affect the value due to prevailing interest rates at the time of withdrawal or surrender.

A separate withdrawal charge schedule will apply to each account created by a premium payment.

Guaranteed Interest

Contact the home office.

Free Partial Withdrawal¹

10% of account value per year.

Death Benefit

Contract value based on death of owner.

Available Waivers/Riders²

- Activities of Daily Living Waiver (AR0606)
- Confinement Waiver (VAR9833)
- Spousal/Widow Withdrawal Waiver (included with base contract)
- Terminal Illness Waiver (VAR9833)
- Unemployment Waiver (VAR9833)

¹See Appendix A.

²See Appendix F.

Target Market

Customers looking for a guaranteed, predictable income stream. Most commonly these payments are used as a source of income for retirement. They may also be used for a variety of other reasons such as funding life insurance or long-term care coverage, providing income for dependents after death, or funding future financial obligations.

Selling Points

- Variety of payout options
- Spreads taxation of the interest portion of payments over the course of the payment stream¹
- Provides access to funds at certain points during the life of the contract through Accelerated Payment, Guaranteed Annuity Payment, and Modified Cash Refund Liquidity Riders^{2,3}
- Increasing benefit option helps customers offset the effects of inflation by increasing payments each year by a selected percentage (2%–5% compounded annually)

¹See Appendix B.

²See Appendix F.

³See Appendix J.

Issue Ages

Life Contingent Contracts: 0–90

Period Certain Contracts: No Limit

Note: Qualified, Period Certain payout amounts must comply with RMD guidelines.

Minimum Premium

\$5,000 (Qualified and Nonqualified)

Amounts over \$1 million require prior home office approval.

Loads and Fees

None

Available Waivers/Riders²

- Accelerated Payment Liquidity Rider (AR0813)
- Guaranteed Annuity Payment Liquidity Rider (AR0814)
- Modified Cash Refund Liquidity Rider (AR0815)

Appendix A

Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax penalty. For annuity contracts involved in a partial 1035 exchange, a distribution from either contract during the following 12 months will retroactively disqualify the 1035 exchange. This disqualification will cause the contract owner to be taxed on the partial exchange as though he or she had received a cash withdrawal from the original contract. There are only limited exceptions to this rule.

Appendix B

A portion of each payment will be considered taxable and the remaining portion will be a nontaxable return of your investment in the contract, which is also called the “basis.” Once the investment in the contract is depleted, all remaining payments will be fully taxable. If the contract is tax-qualified, generally all payments will be fully taxable. Payments taken prior to age 59½ may be subject to an additional 10% federal tax penalty. For annuity contracts involved in a partial 1035 exchange, a payment from either contract during the following 12 months will retroactively disqualify the 1035 exchange. This disqualification will cause the contract owner to be taxed on the partial exchange as though he or she had received a cash withdrawal from the original contract. There are only limited exceptions to this rule. Therefore, it is generally not advisable to begin annuity payments within 12 months of a partial 1035 exchange.

Appendix C

Partial withdrawals and surrenders from life policies are generally taxed as ordinary income to the extent the withdrawal exceeds your investment in the contract, which is also called the “basis.” 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. 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 modified endowment contract, loans are treated as a 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. Loans, if not repaid, and withdrawals reduce the contract’s death benefit and cash value.

Appendix D

Upon the death of any owner or annuitant, the underlying contract will terminate unless the contract is continued by the surviving spouse. The rider will only continue if the surviving spouse is an owner of the contract and is a Covered Life under the rider. In all other instances, the rider will terminate. The Lifetime Income Riders will also terminate on the day the Benefit Base is reduced to zero, the contract is terminated, the payout phase begins, or the Covered Life (or Joint Covered Life on the Enhanced Rider) is removed from the contract. Mandatory annuitization and termination of the rider is required upon the later of the contract annuitant attaining age 90 or the contract remaining in force for 10 years.

Appendix E

Unpaid interest on loans is added to the loan principal, thereby increasing the total debt on the policy. The combination of an increasing loan balance, deductions for contract charges and fees, and unfavorable investment performance may cause the policy to lapse, triggering ordinary income taxation on the outstanding loan balance to the extent it exceeds the cost basis in the policy.

Appendix F

Riders and waivers are subject to state availability. Terms, limitations, and costs may apply. Please see rider for additional information.

Appendix G

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 a customer’s life expectancy at the time benefits are accelerated or whether he or she uses 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 benefits are complex. A customer should consult with a tax advisor about how he or she can receive the accelerated death benefit excludable from income under federal law. In addition, receipt of the accelerated death benefit may affect a customer’s or customer’s family’s eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary Social Security income (SSI), and drug assistance programs. A customer should consult with social service agencies concerning how receipt of such a payment will affect eligibility for public assistance.

Appendix H

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Appendix I

Internal Revenue Code Section 101(j) limits the death proceeds an employer can exclude from income when the insured is not a director, a highly compensated employee, or a highly compensated individual at the time of policy issue or when the death benefit is not used to purchase the insured’s ownership interest in the business. The Code also imposes specific requirements that the employer provides advance written notice to the individual about the insurance, secure his or her written consent, and submit annual reports to the IRS.

Appendix J

The federal income tax treatment of an immediate annuity that contains a feature, such as those offered with this product, is uncertain, and the IRS may determine that the taxable amount of the annuity payment and/or withdrawals received for any year are different than the amount reported by Lincoln Benefit Life. In addition, if a withdrawal is taken under one of the liquidity riders before the policy owner’s attainment of age 59½ (or within 5 years from the date the annuity payments started if the policy owner attained age 59½ within such 5-year period), a 10% tax penalty (plus interest) may be imposed retroactively on all payments received before attainment of age 59½. The policy owner should consult with his or her own tax advisor prior to exercising an option under a liquidity rider offered with this product.

LINCOLN BENEFIT LIFE

AN ALLSTATE COMPANY

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