

Legacy Series

Same great products. Same total value.

Effective May 17, 2010, we are introducing modest price increases on Legacy Choice UL, Legacy Secure UL and Legacy Secure SL. These products remain well positioned in the industry as one of the best overall values in terms of premiums, cash values and guaranteed liquidity; and continue to be the foundation of our life portfolio offering your customers more than just life insurance--offering them total value!

Along with the modest price increases, we will be adopting a \$5 million face amount cap for Legacy Secure SL policies. We are currently required to keep significant reserves on policies with long-term guarantees; and these reserves are even more excessive for survivorship life. By limiting the face amount to \$5 million, we will be able to use our capital more prudently; and this will allow us to maintain our strong value story and fair consumer pricing across a vast majority of your survivorship life sales.

The current estate tax outlook provides you with an incredible opportunity to support the estate planning needs of your customers. And even with a \$5 million cap, Legacy Secure SL continues to support the needs of those customers who have a net worth in excess of \$10 million. Keep in mind that Legacy Secure SL, along with its one-of-a-kind Estate Liquidity Rider^{1,2}, continues to provide one of the most compelling SL stories in the industry.

Overview of Changes

Legacy Secure UL & Legacy Choice UL

- Average price increase ranges from 3-4%.
- Largest price increases will be seen at older ages, policies using large first-year premiums, face amounts under \$200,000 and face amounts over \$5 million.
- Smallest price increases will occur at younger ages and face amounts between \$200,000 - \$5 million.
- Changes will impact the Coverage Protection Rider rates as well as current charges for new business only.

Legacy Secure SL

- Average price increase ranges from 4-5%.
- New face amount cap for policies of \$5 million.
(Please note: Today, 9 out of 10 Legacy Secure SL policies are issued for face amounts of \$5 million or less.)

Transition Rules

Legacy Series applications dated on or before May 16, 2010 and received in the home office by May 31, 2010 will receive the old rates. The new rates will be used for any applications dated on or after May 17, 2010 and any applications received on or after June 1, 2010 (**regardless of the signed date**).

Marketing Materials

The Legacy Series customer brochures will be updated and available for download and/or ordering May 17, 2010. All other materials remain unaffected by these changes.

Illustration Software

Updated illustration software reflecting the new Legacy Series rates will be available for download from accessallstate.com on May 17, 2010.

If you have any questions regarding these changes, please contact your Marketing Organization

or the Lincoln Benefit Life Sales Team.

There's still time to lock-in current rates, call us today!

¹ Please see rider for terms, conditions and restrictions. The Estate Liquidity Rider is attached at no cost to all Legacy Secure SL policies in which the youngest insured is age 75 or younger and neither insured is classified as uninsurable.

² Withdrawals 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, 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 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 59 ½.

Legacy Secure UL (UL0610) & Legacy Choice UL (UL0620) are flexible premium adjustable life policies and Legacy Secure SL (UL0760) is a survivorship life insurance policy. All are issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly-owned subsidiary of Allstate Life Insurance Company, Northbrook, IL.

Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company, Lincoln, NE.

For Broker/Dealer or Agent use only. Not for public dissemination. May not be shown to the public in oral, written or electronic form as sales material.