

Legacy Series

Same great products. Same total value.

As we previously announced, 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!

With the modest price increases, we will adopt a new face amount cap on our Legacy Secure SL policies of \$5 million. Due to the challenges in this market, we can not currently offer this product in unlimited volume. The larger cases use up our capacity without creating a meaningful contribution to the company, since a large portion of the revenue ultimately is passed along to reinsurers. With this change, we can reserve our available capacity to remain competitive across this broad section of the market while allowing us to continue to offer competitive guarantees in our second-to-die product. And, with the current outlook for estate taxes, there is no better time to provide your customers the overall value that the Legacy Secure SL can offer.

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, sales using up-front funding, amounts under \$200,000 and 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 \$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

Both the existing rates and the new rates will be available for illustration purposes until May 17, 2010, when the Legacy Series pricing changes take effect. To view the new rates, you must select the product name displaying (2010).

If you have any questions regarding these changes, please contact your Marketing Organization or the Lincoln Benefit Life Sales Team.

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.

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