

LINCOLN BENEFIT LIFE

PRODUCT
ALMANAC

There is strength in our numbers.®

LINCOLN BENEFIT LIFE
C O M P A N Y

A Member of Allstate Financial Group

LBL1856-3 For Broker/Dealer or Agent Use Only

The policies discussed herein contain limitations and other provisions that may not be highlighted. This is not a part of any contract and is not to be used in sales presentations with the public. Products and/or riders may not be approved in all states. Please contact your marketing organization if you have any questions.

The product almanac

This “almanac” contains information about the products of Lincoln Benefit Life, a company with a reputation for quality service. We offer a complete portfolio of diverse plans to custom fit the insurance needs of your customer. Lincoln Benefit Life, a member of Allstate Financial Group, is a wholly owned subsidiary of Allstate Life Insurance Company of Northbrook, Illinois.

Ratings

LBL is highly rated by insurance industry analysts. The rating companies and designated LBL ratings are as follows:

A.M. Best A+(r)

Superior; 2nd highest of Best’s 13 ratings¹ • Ratings range from A++ to D • A.M. Best rating is for financial strength • The (r) rating conveys that Lincoln Benefit Life automatically reinsures all business with Allstate Life.

Standard & Poor’s Financial AA²

Very strong, 3rd highest of S&P’s 17 ratings¹ • Ratings range from AAA to CCC • S&P rating is for financial strength

Moody’s Aa2²

Excellent, 3rd highest of Moody’s 21 ratings¹ • Ratings range from Aaa to C. • Moody’s rating is for financial strength

For additional information about Lincoln Benefit Life, contact your marketing organization.

¹ As of June 2003, ratings are subject to change.

² The ratings from Standard & Poor’s and Moody’s reflect the financial strength of Lincoln Benefit Life’s parent company, Allstate Life Insurance Company.

Table of contents

Fixed Annuities

Allstate® Treasury-Linked Annuity	3
Saver's Index®	4
Saver's Index® III	5
SPIA	6
SureHorizon SM	7
Tactician® Plus	8

Variable Annuities

Consultant Variable Annuity I	9
Consultant Variable Annuity II	10
LBL Advantage	11
Premier Planner	12

Term Life Plans

GT Gold	13
GT Platinum	14
Level Best Gold	15
Level Best Platinum	16

Fixed Universal Life

GenerationLinc	17
Legacy Premier SL SM	18
Legacy Premier UL SM	19
Ultra 100 Plus	20

Variable Universal

Consultant Accumulator VUL	21
Consultant Protector VUL	22
Consultant SL	23

Long-Term Care

SeniorLinc® Premier	24
-------------------------------	----

*Variable products are underwritten by ALFS, Inc. of Northbrook, IL.

Allstate[®] Treasury-Linked Annuity

(Policy # AP-0200)

Flexible Premium Deferred Annuity

Target Market

Excellent alternative to certificates of deposit or bonds. Great choice for investors seeking tax favored income, tax deferral, cash accumulation and retirement savings. Offers a competitive rate tied to the U.S. Treasury Constant Maturity 5-year yield.

Features and Benefits

- A competitive 5-year interest rate that's guaranteed
- Earn additional interest based on upside performance of 5-year U.S. Treasury rate
- Underlying 5-year guaranteed rate protects against U.S. Treasury rate declines
- Waiver of charges (AR 0201)
Provides for additional "free" withdrawals if owner is confined to a long-term care facility, or diagnosed with a terminal illness, or becomes unemployed
- No up-front or annual charges or fees

Plan Details

- Issue ages 0 to 90 (Owner and Annuitant)
- Qualified and Non-qualified plans
- Up to 10% penalty-free withdrawal per policy year

Saver's Index[®] (Policy # AP-9412)

Single Premium Deferred Annuity

Target Market

Low risk tolerant savers who could benefit from equity index-linked growth for their retirement savings and also want protection against index losses.

Features and Benefits

- Equity index-linked return
Interest credited is determined annually by the growth in the S&P 500[®] Composite Stock Price Index, which does not include dividends
- Guaranteed minimum growth
Your customer's account values are guaranteed never to grow by less than 0% (i.e., declines in the index are not "charged" to their annuities).
- Annual Index Reset
Annual increases are "locked in" on each anniversary and a new calculation starting point is established.
- Confinement waiver benefit
Provides for additional "free" withdrawals if annuitant is confined to a long-term care facility
- Guaranteed safety
The surrender value of the policy is guaranteed never to be less than 90% of premiums paid accumulated at 3% annually.

Plan Details

- Issue ages 0 to 75 (Annuitant); 0 to 99 (Owner)
- \$5,000 minimum (\$2,000 for qualified plans)
- Up to 10% penalty-free withdrawal per policy year after the first policy year

Comments

For more information on this product, please refer to the contract or the appropriate sales material.

Saver's Index[®] III (Policy # AP-9750)

Flexible Premium Deferred Annuity

Target Market

Low risk tolerant savers who could benefit from equity index-linked growth for their retirement savings and also want protection against index losses.

Features and Benefits

- Equity index-linked return
- Interest rate credited is determined annually by the growth in the S&P 500[®]. Composite Stock Price Index, which does not include dividends. Each premium creates it's own Indexed Account with its own surrender charge schedule and interest crediting and it's own participation rate and cap.
- Guaranteed minimum growth
Your customer's account values are guaranteed never to grow by less than 0% (i.e., declines in the index are not "charged" to their annuities).
- Annual Index Reset
Annual increases are "locked in" on each anniversary and a new calculation starting point is established.
- Confinement waiver benefit
Provides for additional "free" withdrawals if annuitant is confined to a long-term care facility
- Guaranteed safety
The surrender value of the policy is guaranteed never to be less than 90% of premiums paid accumulated at 3% annually.

Plan Details

- Issue ages 0 to 85 (Annuitant); 0 to 99 (Owner)
- \$10,000 Minimum
- Qualified & Non-qualified plans
- Up to 10% penalty-free withdrawal of accumulated value per policy year after the first policy year

SPIA (Policy # AP-8715)

Single Premium Immediate Annuity

Target Market

Investors in need of a guaranteed periodic income.
Also a great way to fund life insurance.

Features and Benefits

- Choice of payment options
Options available include: Life Only, Life with a Period Certain, Period Certain Only, Joint and Survivor, Joint and Survivor with a Certain Term, and Installment Refund.
- Special features on 10-year period certain and longer, and all life options.
Customers choose an annual increasing payment option of a set percentage from 2-5% compounded annually.
- Substandard underwriting offers the possibility of increasing income payments for “impaired risk” customers by increasing their age by up to five years for those who qualify.
- Guaranteed refund option
Payment options can be structured such that at least the premiums paid are guaranteed to be “paid back out” to the beneficiary.
- Flexible payment modes
Payouts available on annually, semiannually, quarterly, or monthly basis.

Plan Details

- Issue ages 1 to 99 using age nearest birthday (Maximum issue age for Life Only option is 75)
- \$5,000 minimum
- First payment must begin within 12 months of issue
- Options for over age 75 are a Period Certain or installment equal to the original premium submitted
- Qualified for use with IRAs and other qualified plans in a distribution phase

SureHorizonSM (Policy # AP-0300)

Flexible Premium Deferred Annuity

Target Market

This product is a flexible premium deferred annuity that offers long-term cash accumulation and tax-deferred growth. The SureHorizon is also great for customers looking to lock in a competitive rate of return that's guaranteed for a specific length of time.

Features and Benefits

- Guaranteed interest rate
- 6-year, contract year based surrender charge period
- Competitive interest rates and options to earn additional and bonus interest on top of the guaranteed interest rate
- Flexibility in accessing money through withdrawals or income payments
- Multiple rate guarantee periods
- Compound growth
- Optional death benefit
- Optional ROP guarantee

Plan Details

- Issue ages 0 to 90
- Guaranteed minimum interest 3.5% years 1-14; 4.0% years 15+
- Minimum face amount: Initial \$3,000 Qualified and Non-Qualified Subsequent: \$100 (per payment)
- Riders available: Optional Death Benefit Rider, Purchase Payment Guarantee Rider (ROP), Waiver of Charges Rider (Terminal Illness Rider, Nursing Home Rider, Unemployment Rider)

Tactician® Plus (Policy # AP-9800, GAP-9880)

Flexible Premium Deferred Annuity

**Single Premium Deferred Annuity in the state of MA*

Target Market

Investment alternative to certificates of deposit, zero coupon bonds and treasury bond ladders.

Features and Benefits

- Choice of guarantee periods
Your customers can choose from 5-, 6-, 7-, 8-, 9- and 10-year periods.
- Spread premiums into as many guarantee periods as your customers want.
Customers can “ladder” guarantee periods to hedge interest rates.
- Market value adjustment
Reflects changes in the interest rate environment
- Confinement waiver benefit
Provides for additional “free” withdrawals if owner is confined to a long-term care facility, or diagnosed with a terminal illness, or becomes unemployed
- Special interest rate bonus offered for guarantee periods 5-, 7-, 8-, 9- and 10-years.

Plan Details

- Issue ages 0 to 90
- \$5,000 minimum (\$2,000 for qualified plans)
- \$1,000 minimum per selected guarantee period
- Up to 10% penalty-free withdrawal per policy year

Comments

For more information on the bonus structure, please refer to the contract or the appropriate sales material.

Consultant VA I (Policy #VAP-9830)

Flexible Premium Deferred Variable Annuity

Target Market

The Consultant I is for the variable annuity prospect who is interested in tax-deferred growth as well as the willingness to accept varying degrees of investment risk.

Features and Benefits

- 53 different investment options plus six fixed account options
Easy to select a diversified portfolio
- 17 nationally recognized portfolio managers:
Aim, Alger, Federated, Fidelity, Janus, MFS, OpCap, Oppenheimer, PIMCO, Putnam, RS Investments, Salomon Brothers, Scudder, STI Classic Funds, Strong, T. Rowe Price and Van Kampen
- Both Qualified and Non-Qualified Plans available
- Tax-free Transfers
Investors are able to transfer between funds
- Waiver of Charges Benefit
Confinement Waiver, Terminal Illness Waiver and Unemployment Waiver
- Enhanced Death Benefit
Protection against the volatility of the market

Plan Details

- Issue ages 0 to 90 (both owner and annuitant)
- 7-year surrender charge schedule
- Minimum initial premium: \$1,200
- Dollar cost averaging available
- No front-end sales loads
- Portfolio re-balancing feature

Comments

This product is a security and must be sold by registered representatives of qualified broker/dealers.

Consultant VA II (Policy #VAP-9840)

Flexible Premium Deferred Variable Annuity

Target Market

The Consultant II is for the variable annuity prospect who is interested in tax-deferred growth as well as the willingness to accept varying degrees of investment risk.

Features and Benefits

- 53 different investment options plus six fixed account options
- Easy to select a diversified portfolio
- 17 nationally recognized portfolio managers: AIM, Alger, Federated, Fidelity, Janus, MFS, OpCap, Oppenheimer, PIMCO, Putnam, RS Investments, Salomon Brothers, Scudder, STI Classic Funds, Strong, T. Rowe Price and Van Kampen
- Both Qualified and Non-Qualified plans available
- Tax-free Transfers
Investors are able to transfer between funds.
- Guaranteed Death Benefit
Protection against the volatility of the market

Plan Details

- Issue ages 0 to 90 (both owner and annuitant)
- Minimum initial premium: \$25,000
- Dollar cost averaging available
- No front-end sales loads
- Portfolio re-balancing feature

Comments

This product is a security and must be sold by registered representatives of qualified broker/dealers.

LBL Advantage *(Policy #VAP-0100)*

Flexible Premium Deferred Variable Annuity

Target Market

The LBL Advantage is for the variable annuity prospect who is interested in tax-deferred growth and is willing to accept varying degrees of investment risk. This product provides alternatives for investors currently using CDs or Mutual Funds as investment vehicles.

Features and Benefits

- 41 different investment options plus six fixed account options
- Easy to select a diversified portfolio
- 17 nationally recognized investment managers: AIM, Alger, Fidelity, Goldman Sachs, Janus, J.P. Morgan, Lazard, MFS, OpCap, Oppenheimer, PIMCO, Putnam, RS Investments, Rydex, Salomon Brothers, Scudder and Van Kampen
- Both Qualified and Non-Qualified plans available
- Tax-free Transfers
Investors are able to transfer between funds
- Waiver of Charges Benefit
Confinement Waiver, Terminal Illness Waiver and Unemployment Waiver
- Guaranteed Death Benefit
Protection against the volatility of the market

Plan Details

- Issue ages 0 to 90 (both owner and annuitant)
- Minimum initial premium: \$10,000
- Dollar cost averaging available
- No front-end sales loads
- Portfolio re-balancing feature

Comments

This product is a security and must be sold by registered representatives of qualified broker/dealers.

Premier Planner (*Policy #PPVA-9950*)

Flexible Premium Deferred Variable Annuity

Target Market

The Premier Planner is for the variable annuity prospect who is interested in tax-deferred growth and willing to accept varying degrees of investment risk. This product provides excellent alternatives for investors currently using CDs or Mutual Funds as investment vehicles.

Features and Benefits

- Credit Enhancement to contract value
4% of each purchase payment is added to the contract value when each purchase payment is received.
- 39 different investment options plus six fixed account options
- Easy to select a diversified portfolio
- 16 nationally recognized portfolio managers: AIM, Alger, Fidelity, Goldman Sachs, Janus, J.P. Morgan, Lazard, MFS, OpCap, Oppenheimer, PIMCO, Putnam, RS Investments, Rydex, Salomon Brothers and Van Kampen.
- Both Qualified and Non-Qualified plans available
- Tax-free Transfers
Investors are able to transfer between funds
- Waiver of Charges Benefit
Confinement Waiver, Terminal Illness Waiver and Unemployment Waiver
- Guaranteed Death Benefit
Protection against the volatility of the market

Plan Details

- Issue ages 0 to 85 (both owner and annuitant)
- Minimum initial premium: \$10,000
- Dollar cost averaging available
- No front-end sales loads
- Portfolio re-balancing feature

Comments

This product is a security and must be sold by registered representatives of qualified broker/dealers.

GT Gold (Policy #LP-0100)

Term Life to Age 95

Target Market

This product is designed for the “term prospect” desiring a term product with fully guaranteed premiums and a face amount of \$100,000 and up.

Features and Benefits

- Choice of guarantee periods
Guarantee periods include 10-, 15-, 20- and 30-years.
- Six underwriting classes
Classes include: Preferred Elite, Preferred, Standard Select, Standard No-Tobacco, Preferred Smoker and Standard Smoker
- Fully guaranteed premium rates
Premiums are guaranteed to be level for coverage term.
- Special premium modes
Substantial discounts available for prepaying premiums in advance.
- Conversion privileges
Convertible through age 75, or five years from issue if later, to any flexible premium adjustable life plan offered by us that has a higher required premium (as of the date of conversion).
- Conversion premium credit offered for conversions in the first 10 years.
- Age last birthday calculation
Policy issue age uses actual date of birth

Plan Details

- Issue ages: 18 to 75 GT Ten
18 to 60 GT Fifteen
18 to 55 GT Twenty
18 to 50 GT Thirty
(some plans and states may vary)
- \$100,000 minimum face amount (10, 15 & 20 years)
\$200,000 (30 years)
- Riders available include: Accelerated Death Benefit, Additional Insured, Child Protection and Waiver of Premium

GT Platinum (Policy #LP-0020)

Term Life to Age 95

Target Market

This product is designed for the “term prospect” desiring a term product with fully guaranteed premiums and a face amount of \$500,000 and up.

Features and Benefits

- Choice of guarantee periods
Guarantee periods include 10-, 15-, 20- and 30-years.
- Six underwriting classes
Classes include: Preferred Elite, Preferred, Standard Select, Standard No-Tobacco, Preferred Smoker and Standard Smoker
- Fully guaranteed premium rates
Premiums are guaranteed to be level for coverage term.
- Special premium modes
Substantial discounts available for prepaying premiums in advance.
- Conversion privileges
Convertible to the earlier of: (a) the end of the initial premium guarantee period; or (b) the insured’s 70th birthday.
- Age last birthday calculation
Policy issue age uses actual date of birth

Plan Details

- Issue ages: 18 to 75 GT Ten
18 to 70 GT Fifteen
18 to 65 GT Twenty
18 to 50 GT Thirty
(some plans and states may vary)
- \$500,000 minimum face amount
- Riders available include: Accelerated Death Benefit, Additional Insured, Child Protection and Waiver of Premium

Level Best Gold (Policy # LP-9850, GLP-9850)

Term Life to Age 95

Target Market

This product is for the “term prospect” desiring competitive rates and a face amount of \$100,000 and up.

Features and Benefits

- Choice of policy lengths
Policy periods include 10-, 15-, 20- and 30-years.
- Six underwriting classes, include:
Preferred Elite, Preferred, Standard Select, Standard No-Tobacco, Preferred Smoker and Standard Smoker.
- 10-year guarantees
Premiums are guaranteed level for first 10 years, thereafter the guaranteed rates may revert to ART rates.
- Special premium modes
Substantial discounts available for prepaying premiums in advance.
- Conversion privileges
Policy may be converted through age 75, or five years from issue if later, to any LBL flexible premium adjustable life plan that has a higher required premium (as of the date of conversion).
- Conversion premium credit offered for conversions in the first 10 years.
- Age last birthday calculation
Policy issue age uses actual date of birth

Plan Details

- Issue ages: 18 to 75 for Level Best Ten
18 to 70 for Level Best Fifteen
18 to 65 for Level Best Twenty
18 to 55 for Level Best Thirty
(some plans and states may vary)
- \$100,000 minimum face amount
- Riders available include: Accelerated Death Benefit, Additional Insured, Child Protection and Waiver of Premium

Level Best Platinum (Policy # LP-9860, GLP-9860)

Term Life to Age 95

Target Market

A competitive term product for the “term prospect” shopping for a product with competitive rates and a face amount of \$500,000 and up.

Features and Benefits

- Choice of policy lengths
Policy periods include 10-, 15-, 20- and 30-years.
- Six underwriting classes, include:
Preferred Elite, Preferred, Standard Select, Standard No-Tobacco, Preferred Smoker and Standard Smoker.
- 10-year level premiums
Premiums are guaranteed level for initial 10 years.
- Special premium modes
Substantial discounts available for prepaying premiums in advance.
- Conversion privileges
Policy may be converted to the end of the level premium period or to age 70, if earlier, to any whole life or flexible premium adjustable life plan offered by us which has a higher required premium (as of the date of conversion).
- Age last birthday calculation
Policy issue age uses actual date of birth

Plan Details

- Issue ages: 18 to 75 for Level Best Ten
18 to 70 for Level Best Fifteen
18 to 65 for Level Best Twenty
18 to 55 for Level Best Thirty
(some plans and states may vary)
- \$500,000 minimum face amount
- Riders available include: Accelerated Death Benefit, Additional Insured, Child Protection and Waiver of Premium

GenerationLinc (Policy # UL-0250)

Single Premium Immediate Annuity Funding A Universal Life Policy

Target Market

GenerationLinc has strong appeal for those seniors who have deferred annuities, ample assets, enough income to perpetuate their lifestyle and a strong desire to deliver the maximum death benefit to their beneficiaries.

Features and Benefits

- GenerationLinc concept combines the advantages of a single premium immediate annuity (to spread tax liability) with a specially designed life insurance policy (to maximize the income tax-free guaranteed death benefit to beneficiaries).
- Fast, simplified underwriting
- One application
- Underwriting decision within 10 minutes of the telephone interview with the warm transfer for underwriting process*
- Interactive, point of sale software with narration and on-screen comparison graphics.

Plan Details

- Issue ages 60 to 85
- \$20,000 single premium minimum
- Non-qualified funds only

Comments

For more information on this product, please refer to the contract or the appropriate sales material.

*A Medical Information Bureau (MIB) report and prescription drug check required (home office will order)

Legacy Premier SLSM (Policy # UL-0240)

Survivorship Life

Target Market

Ideally suited for married customers with estate planning needs. It offers the features of a competitive survivorship life policy with guaranteed death benefit protection.

Features and Benefits

- **Lifetime Guarantee Premium**
Guarantees coverage for the insured's life as long as the lifetime guarantee premium requirements are met
- **10-Pay Guarantee Premium**
Customize a lifetime guarantee premium payment schedule from one to 10 years
- **Safety Net Premium**
Guarantees coverage for a certain period of time based on issue age
- **Pre-payment Discounts**
Lump sum deposits, including 1035 exchange proceeds, provide a reduction to the Required Lifetime Guaranteed Premiums.

Plan Details

- Issue ages, age last birthday
30 to 85 Standard Non-Smoker, Standard Smoker
30 to 80 Preferred Non-Smoker, Preferred Smoker
- Guaranteed minimum interest 3.5% years 1-14;
4.0% years 15+
- Minimum face amount: \$250,000
- Riders available: Last Survivor Four-Year Term Insurance Rider, Policy Split Exchange Rider, Lifetime Guarantee Rider

Legacy Premier UL (Policy # UL-0210)

Flexible Premium Adjustable Life

Target Market

Ideally suited for customers seeking long-term death benefit guarantees in a flexible premium, fixed interest rate product. Can be used for personal or business permanent insurance needs, such as wealth replacement, funding buy/sell agreements and key person insurance.

Features and Benefits

- **Lifetime Guarantee Premium**
Guarantees coverage for the insured's life as long as the lifetime guarantee premium requirements are met
- **10-Pay Guarantee Premium**
Customize a lifetime guarantee premium payment schedule from one to 10 years
- **Safety Net Premium**
Guarantees coverage up to 30 years based on issue age and Death Benefit Option
- **Five underwriting classes**
Preferred Elite, Preferred Non-smoker, Preferred Smoker, Standard Non-smoker and Standard Smoker
- **Pre-Payment Discounts**
Lump sum deposits, including 1035 exchange proceeds, provide a reduction to the Required Lifetime Guaranteed Premiums

Plan Details

- **Issue ages, age last birthday**
30 to 85 Standard Non-Smoker, Standard Smoker
30 to 80 Preferred Non-Smoker, Preferred Smoker
- **Guaranteed minimum interest 3.5% year 1-14;
4.0% years 15+**
- **Minimum face amount:**

Issue Age	Face Amount
0 to 17	\$50,000
18 to 64	\$100,000
65 & up	\$50,000
- **Riders Available:** Accelerated Death Benefit, Accidental Death Benefit, Additional Insured Rider, Children's Level Term Rider, Continuation of Premium, Lifetime Guarantee Rider, Primary Insured Term Rider

Ultra 100 Plus (Policy # UL-9890)

Flexible Premium Adjustable Life

Target Market

Basic permanent insurance needs, Deferred Compensation, Private Pensions, Split Dollar, Executive Bonus, and SPIA combination funding. In general, Ultra 100 Plus is the best choice when long-term projected values, distributions, or the lowest level endowment premiums are critical selling points.

Features and Benefits

- Payment of the Safety Net premium guarantees coverage:

Issue Age	Safety Net Period
0 to 70	20 years
71 to 90	To Age 90
- Contract guarantees that loans of interest are made at guaranteed zero net cost
- Preferred underwriting classes - Classes include: Preferred Non-smoker, Standard Non-Smoker, Preferred Smoker and Standard Smoker
- Guaranteed 0.50% persistency bonus in years 15+

Plan Details

- Issue ages 0 to 90 age last birthday
- Guaranteed 3.5% years 1-14 4.0% years 15+
- 19-year surrender charge
- Minimum face amount: \$200,000 for all ages
- Riders available include: Accidental Death Benefit, Child Protection, Additional Insured, Prime Term, Continuation of Premium, and Accelerated Death Benefit

Consultant Accumulator VUL

(Policy # VUL-0220)

Flexible Premium Variable Universal Life

Target Market

Intended to provide life insurance protection while optimizing competitive long-term cash accumulation and the opportunity to direct payments into a number of subaccounts.

Features and Benefits

- 34 subaccounts with underlying funds managed by 18 nationally recognized fund managers: AIM, Alger, Fidelity, Janus, Lazard, LSA, MFS, OCC, Oppenheimer, Panorama, PIMCO, Putnam, Salomon Brothers, Scudder, Strong, T. Rowe Price and Van Kampen.
- 20-year guaranteed death benefit with payment of the Safety Net Premium if the insured is age 60 or less at issue date
- Multiple riders and benefits provide flexibility to meet individual needs
- Zero net cost preferred loans available day one (Standard loans also available for a 1% net cost)
- Low mortality and expense charges that decrease further after year 10

Plan Details

- Issue ages: 0 to 80 Standard Nonsmoker
18 to 80 for all other classes
- \$100,000 minimum face amount
- Automatic dollar cost averaging option
- Automatic portfolio re-balancing feature
- Available riders include: Additional Insured Rider, Accelerated Death Benefit, Accidental Death Benefit, Children's Level Term Rider, Continuation of Premium, Primary Term Rider

Comments

This product is a security and must be sold by registered representatives of qualified broker/dealers.

Consultant Protector VUL *(Policy # VUL-0230)*

Flexible Premium Variable Universal Life

Target Market

This product is designed to optimize life insurance protection while providing competitive long-term cash accumulation and the opportunity to direct payments into a number of subaccounts.

Features and Benefits

- Lower illustrated endowment premiums
- 34 subaccounts with underlying funds managed by 18 nationally recognized fund managers: AIM, Alger, Fidelity, Janus, Lazard, LSA, MFS, OCC, Oppenheimer, Panorama, PIMCO, Putnam, Salomon Brothers, Scudder, Strong, T. Rowe Price and Van Kampen.
- 20-year guaranteed death benefit with payment of the Safety Net Premium if the insured is age 60 or less at issue date
- Zero net cost preferred loans available day one (Standard loans also available for a 1% net cost)
- Low mortality and expense charges that decrease further after year 14
- Rolling target premiums over the first three years

Plan Details

- Issue ages: 0 to 80 Standard Nonsmoker
18 to 80 for all other classes
- \$100,000 minimum face amount
- Automatic dollar cost averaging option
- Automatic portfolio re-balancing feature
- Available riders include: Additional Insured Rider, Accelerated Death Benefit, Accidental Death Benefit, Children's Level Term Rider, Continuation of Premium, Primary Term Rider

Comments

This product is a security and must be sold by registered representatives of qualified broker/dealers.

Consultant SL (Policy # VUL-9900)

Last Survivor Flexible Premium Variable Life

Target Market

Variable Life prospects interested in the tax advantages of a traditional second-to-die policy, with the investment advantages offered by variable products. This product is only available to non-qualified markets. Choice of many investment options.

Features and Benefits

- 50 different investment options, plus a fixed account option
Easy to select a diversified portfolio
- 16 nationally recognized portfolio managers: AIM, Alger, Federated, Fidelity, Janus, MFS, OpCap, Oppenheimer, PIMCO, Putnam, RS Investments, Salomon Brothers, Scudder, Strong, T. Rowe Price and VanKampen
- Cost of Insurance Bailout
If we increase the cost of insurance within the first 14 policy years, we will waive the surrender charge.
- Death Benefit Guarantee
Safety Net or Age 100, No Lapse
- Guaranteed to remain in force for a specified period, regardless of investment performance

Plan Details

- Issue ages 30 to 85
- \$250,000 minimum face amount
- Preferred underwriting available
- Zero net cost loans available
- Automatic dollar cost averaging option
- Available riders include: Last Survivor 4-Year Term Insurance Benefit Rider, Policy Split Option, Individual Insured Term Rider, Age 100 Coverage Protection Rider

Comments

This product is a security and must be sold by registered representatives of qualified broker/dealers.

SeniorLinc[®] Premier

(Policy # 7000-P (Q) and (NQ))

Long-Term Care Insurance Policy

Target Market

For individuals or couples who want to secure in advance where and how they will live if the need for long-term care arises. Also for those who do not want to burden family members for their long-term care needs as well as protect their assets from the rising costs of care.

Features and Benefits

- Simple Indemnity based plan
- Up to a 50% discount on joint cases
Applies to any two individuals living in the same household.
- Ten pay premium options for guaranteed paid up policies
- Design a plan to suit individual needs; covering not only Nursing and Assisted Living Facility Care, but also adding Home and Community Based Care.
- Weekly HCBC Benefit Rider changes HCBC benefits from a daily to a weekly maximum amount
- Family caregiver benefit rider provides an indemnity HCBC benefit regardless of who provides the care - family member or friend.

Plan Details

- Issue ages 40 to 84
- Choice of elimination periods: 0, 30 or 90 days
- Choice of daily benefit amounts: Choose from \$40 per day to \$300 per day
- Plan maximum: 3 years, 5 years or lifetime
- Premium payment options: monthly (automatic bank draft), quarterly, semiannually, annually and 10-pay

Comments

Plan details may vary by state.

There is strength in our numbers.®

LINCOLN BENEFIT LIFE
C O M P A N Y

A Member of Allstate Financial Group



INSURANCE
MARKETPLACE
STANDARDS
ASSOCIATION

Lincoln Benefit Life
2940 South 84th Street, Lincoln, NE 68506-4142

©2003 Allstate Insurance Company, Northbrook, IL