Set your sights higher.

Today's low interest rates are great if you're buying a house or borrowing money. They're not so great if you're looking to retire and counting on a CD or money market fund to get you there.

Sure, those savings options are safe. But at current yields, they're no way to grow a nest egg.

Put it this way—for every dollar you save at a 1% annual yield, you're earning a penny per year (see chart inside). And when you consider the effects of inflation, you're actually losing money.

There may be a better way.

What if you could have a competitive contract value guarantee—one with the potential to outperform bonds and other fixed-income products—with no risk of losing your principal investment or prior year's interest? It's possible.

Take the first step.

To learn more about equity-indexed annuities as a tool for retirement planning, contact your financial representative or call 800-525-9287.

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

800-525-9287

IMSA
INSURANCE MARKETPLACE STANDARDS ASSOCIATION

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

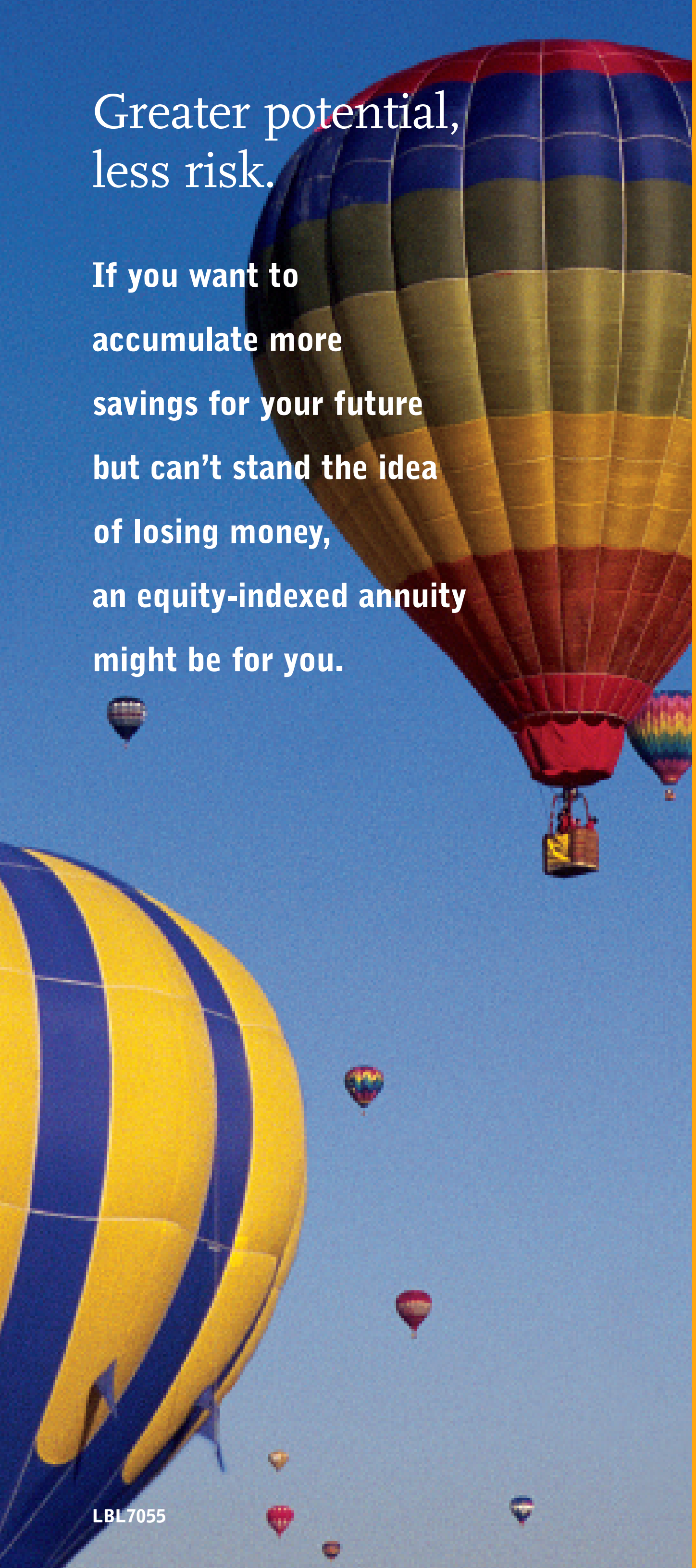
▪ Not FDIC, NCUA/NCUSIF insured ▪ Not insured by any federal government agency ▪ Not a deposit ▪ Not guaranteed by the bank or credit union ▪ May go down in value

Please note that Lincoln Benefit Life does not provide tax or legal advice. Please consult your tax advisor or attorney prior to making any tax-related decisions.

Saver's Index Annuities issued by Lincoln Benefit Life Company, a wholly-owned subsidiary of Allstate Life Insurance Company. Contract value guarantees are 90% of the premium compounded at 3% interest annually.

Floating your way to retirement?

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY



Greater potential, less risk.

If you want to accumulate more savings for your future but can't stand the idea of losing money, an equity-indexed annuity might be for you.

How it works.

Lincoln Benefit Life Company's equity-indexed annuity credits interest linked to annual changes in the S&P 500® while minimizing your risks. The potential for higher returns is limited to the year-over-year performance of the S&P 500 measured from the issue date or contract anniversary date to the next contract anniversary date.

If the S&P 500 goes up, you will be credited interest linked to the change in the S&P 500 index, subject to a participation rate and cap rate. As the chart to the right shows, even a small return increase can have a large impact on your savings.

How you're protected.

But if the S&P 500 goes down, your accumulated value is not reduced. With Lincoln Benefit Life's equity indexed-annuity, you can't lose any part of your nest egg because your prior year's interest is locked in.

In short, an equity-indexed annuity is a good choice if you:

- want the potential to maximize your savings.
- aren't comfortable losing any of your principal.

Over time each percent of return makes a big difference.

After 15 years, an investment of $50,000 would be worth the following at the various rates of return:

5%	$103,946
4%	$ 90,047
3%	$ 77,898
2%	$ 67,293
1%	$ 58,048

Rates shown in the chart above are hypothetical, do not represent any particular investment, and are for illustrative purposes only. The values shown do not take into account withdrawal charges, state and federal income taxes, or federal tax penalties that may apply to distributions from the contract and upon surrender.

Distributions from annuities prior to annuitization generally come from the gain in the contract first. Upon annuitization, a portion of each payment will be considered taxable, and the remaining portion will be a non-taxable 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 59 ½ may be subject to an additional 10% federal tax penalty. Rates shown are hypothetical and do not represent current rates or the return of any particular investment.