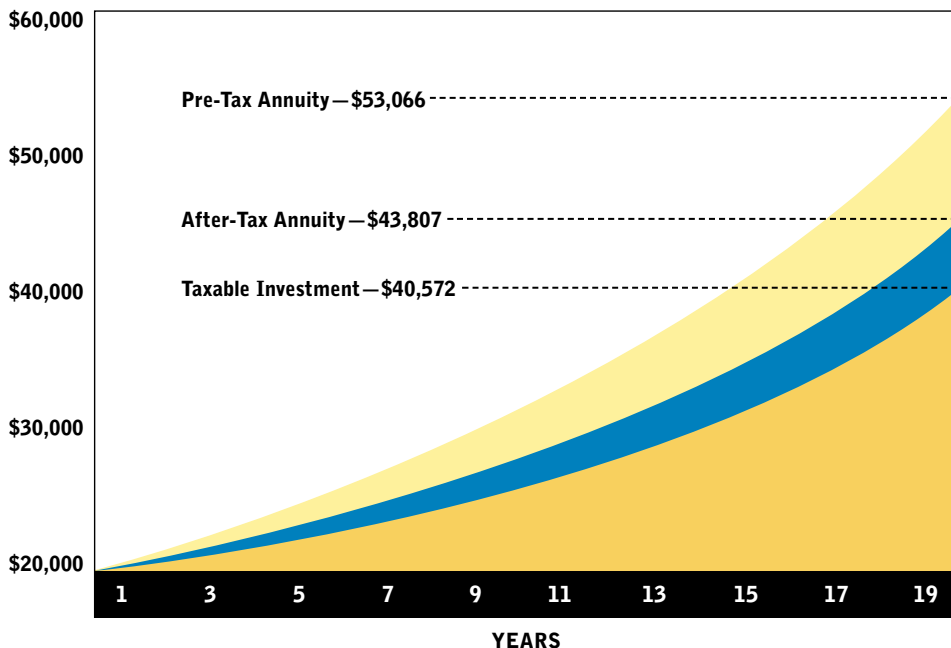




# Tax deferral is wind at your sails.

FIGURE 1



The example assumes that you invest \$20,000 at a hypothetical 5.0 percent interest for 20 years. Assuming you are taxed at a 28 percent effective tax rate, your nest egg grows to only \$40,572 if the interest is currently taxable versus \$53,066 tax deferred (\$43,807 after taxes). This is a hypothetical illustration. The pre-tax annuity line represents the accumulation phase of a fixed annuity. Surrender charges, which generally apply in the early years of an annuity contract, are not included. Withdrawals of earnings are taxed as ordinary income and, if taken prior to age 59½, 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 product.

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LINCOLN BENEFIT LIFE  
C O M P A N Y

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*A Member of Allstate Financial Group*

2940 South 84<sup>th</sup> Street, Lincoln, NE 68506-4142

A dramatic coastal scene featuring a lighthouse perched on a dark, rocky cliff. The sky is filled with heavy, dark clouds, with a bright light source, likely the sun, breaking through near the horizon, creating a rainbow-like glow. The ocean is turbulent, with white foam from the waves crashing against the base of the cliff. The lighthouse is white with a red top section. To its left, there is a smaller, white, tower-like structure.

Find a safer path  
toward retirement.

LINCOLN BENEFIT LIFE  
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# Take the faster route to retirement.

With interest rates near historic lows, you're probably not earning much income on your CD. And on that little you're earning, you're paying income taxes.

A great way to accumulate more for your future retirement is to transfer funds from your CD to a fixed deferred annuity. Like a CD, a fixed annuity gives you a guaranteed interest rate for a set period.

But unlike a CD, an annuity lets you defer taxes on earnings. So you can keep more of what you earn—and grow your retirement savings more quickly.

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

# Don't forget your life jacket.

Because annuities pay a guaranteed interest rate that's fixed for a given period, they are appealing to conservative investors.

No matter what happens in the stock or bond markets, your principal value—the amount you originally put away—stays the same.

But only an annuity lets you postpone income taxes until you withdraw your earnings or surrender your policy. And as you can see in *figure 1*, postponing taxes can make a big difference in the size of your retirement nest egg.



# An annuity is right for you if...

- You want to control the timing of your withdrawals and, therefore, your taxes.
- You plan to leave your money growing for more than five years.
- You want the potential to receive a steady future income stream.



# We can help you.

At Lincoln Benefit Life, we offer you fixed deferred annuities that can help you grow your retirement nest egg.

☐ Yes! I'd like to learn more about how fixed deferred annuities may be the right choice for my retirement savings.

Name

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Address

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City

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State

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Zip

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Day time phone

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Evening phone

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Email

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*A licensed agent will contact you.*