Find a faster route.

When saving for retirement, you want to make sure you consider all of your options, and make the best choices.

If you're looking for a product that can give you a competitive rate of return—but lets you keep more of what you earn to potentially grow your retirement savings more quickly—you might consider a fixed deferred annuity.

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Take the first step.

To learn more about fixed deferred 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

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INSURANCE MARKETPLACE STANDARDS ASSOCIATION

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

■ 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.

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Moving too slowly toward retirement?

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Tax deferral can help accelerate growth.

A fixed deferred annuity may be the right option to help you accumulate money for the long term.

While not FDIC insured like a Certificate of Deposit (CD),[1] a fixed deferred annuity pays a guaranteed interest rate that's fixed for a given period. In addition, an annuity is "tax deferred." It lets you postpone income taxes until you withdraw your earnings or surrender your policy. This means more of your money stays in the annuity to earn interest.

Tax deferral provides the potential for faster compounding of earnings, which can make a difference in the size of your retirement nest egg.

Your life jacket is built right in.

If you're a more conservative investor, an annuity may appeal to you. Because no matter what happens in the stock or bond markets, your principal value (the amount you originally put away) stays the same.[2]

In addition, an annuity lets you control the timing of your withdrawal—and, therefore, your taxes. So if you plan to let your money grow for more than five years and want the potential to receive a steady future income stream, an annuity could be right for you.[3]

Wind at your sails.

If you invested $20,000 earning a 5% annual return, at the end of 20 years the difference between a tax-deferred annuity and an investment that is currently taxable is sizeable.

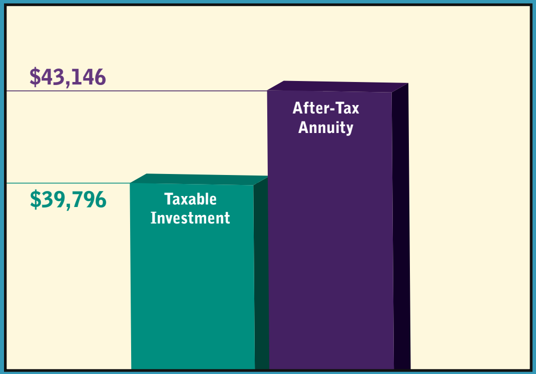

Chart is hypothetical and for illustrative purposes only. Rates shown are illustrative and do not represent current rates or the return of any particular investment. The earnings, net of income taxes, on the taxable investment are reinvested annually. The "After-Tax Value of the Tax-Deferred Annuity" illustrated is net of income taxes. The graph does not take into account surrender charges or federal tax penalties that, if applicable, further reduce the amount received upon surrender. It is assumed the annuity is surrendered in 20 years for a lump-sum payment. Withdrawals of gain are subject to ordinary income taxes and may be subject to a 10% federal tax penalty if withdrawn prior to age 59½.

Assuming you're taxed at a combined federal and state marginal rate of 30%, your nest egg would grow to only $39,796 if the interest was currently taxable. On the other hand, if you selected a tax-deferred annuity, it would be worth $43,146 after taxes.

[1] CDs are typically FDIC Insured, whereas annuities are backed only by the claims-paying ability of the issuing insurance company.

[2] Losses of principle due to withdrawal charges may occur if the annuity is surrendered in the early years since the purchase payment was made.

[3] 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 59½, may be subject to an additional 10% federal tax penalty.