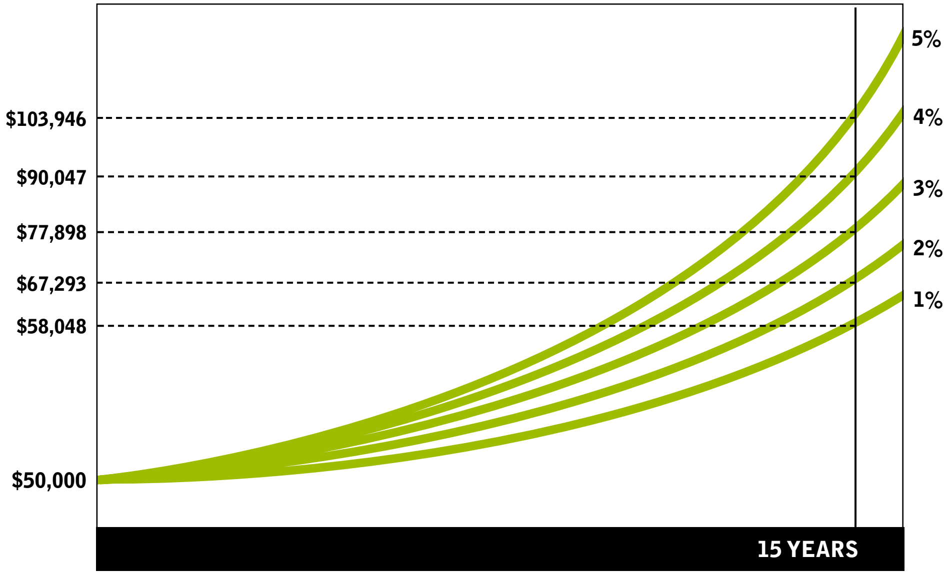
Each percent of return makes a big difference over time.



The values shown on this graph do not take into account surrender 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 59½, may be subject to an additional 10% federal tax penalty.

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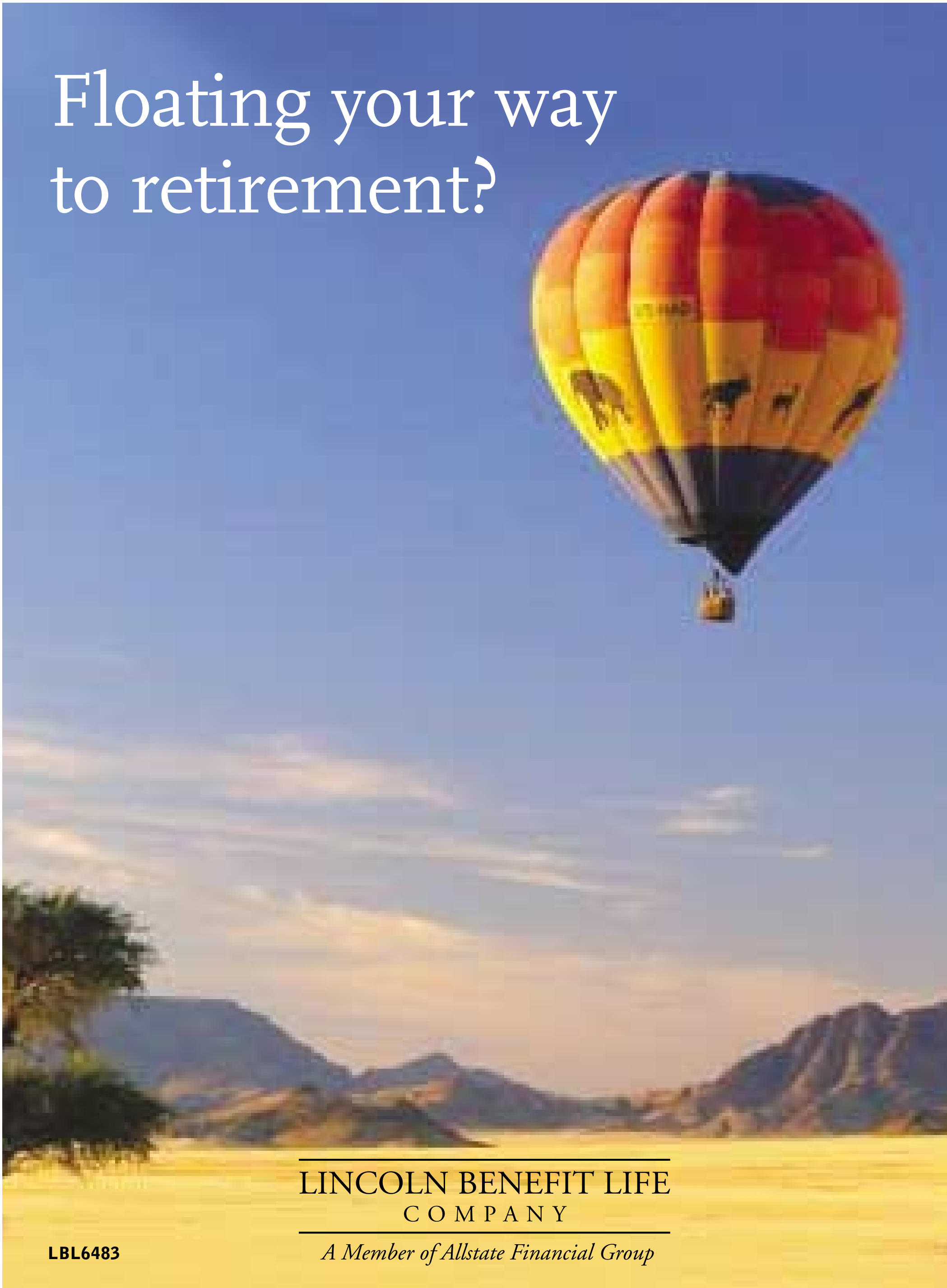
Floating your way to retirement?



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LBL6483

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.

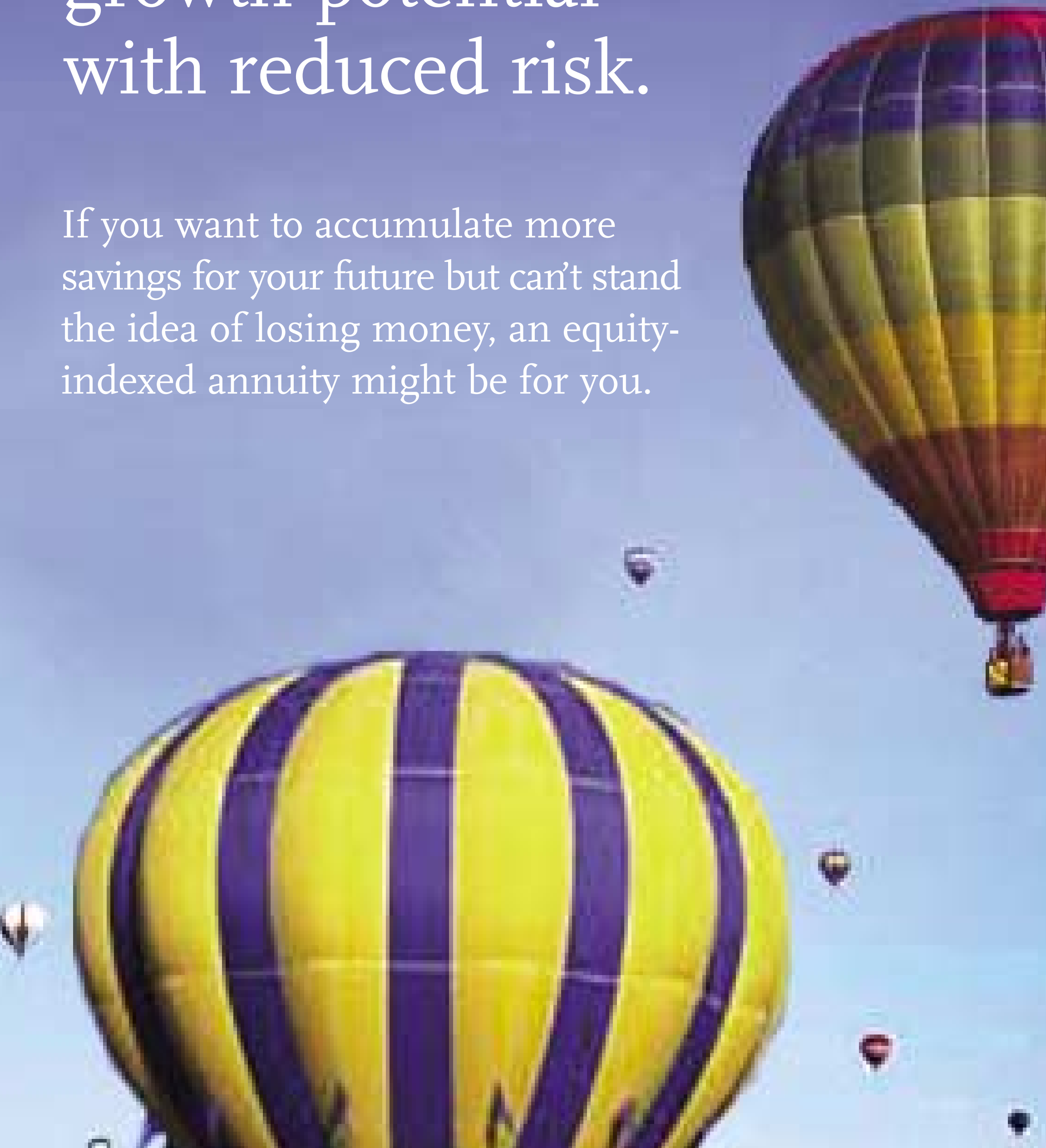
Put it this way—for every dollar you save at a 1% annual yield, you're earning a penny per year. And when you consider the effects of inflation, you're actually losing money.

There may be a better way.

What if you could have the competitive guaranteed interest rate of a fixed annuity, with the potential to outperform bonds and other fixed-income products? It's possible. Read on.

Enjoy added growth potential with reduced 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 does it work? The potential for higher returns comes as the S&P500® increases year over year (as measured from the purchase payment anniversary date to the next anniversary date). A policyholder then receives a portion of the return based upon the participation rate and subject to a cap rate.

If the S&P500® goes up, you will receive interest linked to the change in the S&P500® index, subject to a participation rate and cap rate. As you can see in the graph, even a small increase in your return can have a large impact on your savings.

But if the S&P500® goes down, your floor kicks in and your balance remains unchanged. You can't lose any part of your nest egg as your prior year's interest is locked in.

In short, an equity indexed annuity lets you receive interest linked to changes in the S&P500® without subjecting you to its risks. It's a good choice if your retirement time frame is short, you want to maximize your savings and you aren't comfortable losing any of your principal.

We can help you.

At Lincoln Benefit Life, we offer you equity indexed annuities—as well as other potential ways for you to increase the size of your nest egg without added risk.

☐ Yes! I'd like to learn more about how to increase my savings potential without risking my principal.

Name

Address

City State Zip

Day time phone

Evening phone

Email

A licensed agent will contact you.

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