LINCOLN BENEFIT LIFE COMPANY

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

A Member of Allstate Financial Group



Who do you want to get the first piece?

If you're planning to leave money to your loved ones, like an annuity, watch out for federal and state income taxes. They can take a huge bite out of the annuity you hope to pass along.

But, with wealth transfer planning, you can use your annuity value to pay for a life insurance policy and pass an income-tax-free death benefit directly to your loved ones.

Because the policy's death benefit is free of income taxes, you can make it possible for them to realize their dreams for the future.

Give yourself flexibility... today and tomorrow

Just because you're planning to transfer wealth doesn't mean you have to lock up money during your lifetime.

Depending on your policy, your funds may be there for you in an emergency. For example, you may be able to access your policy's cash value to pay medical or long-term care expenses.

There's another reason why life insurance is a popular wealth transfer strategy—you have choices about how your money is distributed.

For example, you can specify whether your loved ones should receive your assets over time or in a single lump-sum payment—giving you more control over how your hard-earned money gets spent.



We can help you.

Your Lincoln Benefit Life agent can help you put together a personalized plan to maximize what your loved ones receive and minimize what they pay in taxes.

☐ Yes! I'd like to know more my loved ones.	e about how I can p	pass along more to
Name		
Address		
City	State	Zip
Day time phone		
Evening phone		
Email		

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A licensed agent will contact you.