
SURE HORIZONSM CHOICE

SINGLE PREMIUM DEFERRED ANNUITY

Contract Details

Issue ages	0-90
Minimum premium	\$10,000 (Qualified or Nonqualified)
Minimum rate guarantee¹	3%
Bonus options²	Earn additional “Bonus” Interest on top of the current interest rate for the first year after you make your premium payment. Higher initial premium payments may be eligible for a “jumbo bonus rate”, which is also available once your total Contract Value reaches a certain level. Bonus Interest offers vary, so check with your financial representative about what’s available.
Waiver of purchase payment guarantee	Earn an additional 0.50% Bonus Interest if the purchase payment guarantee is not selected. ²
Income options	Lifetime income, joint and survivor lifetime income or payments for a fixed number of years.

¹Subject to change. Contact your financial representative for details on current minimum guarantee.

²Bonus applies to the first year only and is provided as an incentive to purchase. Bonus Interest is offered at Lincoln Benefit Life’s discretion and may be subject to change at any time.

Access options

Free withdrawals³

Withdraw 15% of Contract Value per Contract Year without withdrawal charges.

Additional withdrawals³

Withdrawals of more than the free amount are subject to the following charges:

Contract Year:	1	2	3	4	5	6	7	8	9	10+
Charge:	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Survivor withdrawal

Upon the death of the owner, a surviving spouse may choose to continue the contract. Within the next year, a free withdrawal (up to the full Contract Value) may be made.

Benefits included at no additional cost

Death benefit⁴

If you die before your payout begins, the surviving joint owner or named beneficiary receives this benefit, which is equal to the Contract Value. Withdrawal charges do not apply.

Emergency waivers⁵

The following waivers allow you to access a portion of your account, without penalty, in times of need:³

- Waiver for confinement in long-term care facility or hospital (AR0201)
- Waiver for terminal illness (AR0201)
- Waiver for unemployment (AR0201)

³Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59½ may be subject to an additional 10% federal tax penalty.

⁴The death benefit payments are taxed to the beneficiary in the year they are received, as ordinary income to the extent of gain in the contract. If the contract is tax qualified, generally all payments will be fully taxable. Generally, the beneficiary may choose between receiving the death benefit in a lump sum, within five years of the owner's date of death or as an annuity over a period of time not to exceed the beneficiary's life or life expectancy.

⁵May be subject to state availability and additional requirements. See your contract for specific details.

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

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

The SureHorizonSMChoice is a single-premium deferred annuity issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company. SureHorizon Choice is available in most states with contract series AP0510, certificate series GAP0510, and waivers AR0201 and AR0203. Brochure effective date 09/05.

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY