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# SUREHORIZON<sup>SM</sup> CHOICE

Smart. Simple. Secure.

It may be right for you if:

**You want to put your money to work  
but avoid market risks**

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**You seek an annuity with competitive  
rates and terms**

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**You want tax-deferred savings  
for retirement**

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**You desire income payments that  
you can't outlive**

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## There is Strength in Our Numbers<sup>®</sup>

For more than 65 years, Lincoln Benefit Life Company has been an innovator in bringing insurance and annuity products to policyholders nationwide.

Lincoln Benefit Life was acquired in 1984 by Allstate Life Insurance Company specifically for its ability to develop competitively priced insurance and annuity products for distribution through independent agents. Lincoln Benefit Life prides itself on its ability to provide exceptional products and service to its customers.

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LINCOLN BENEFIT LIFE  
AN ALLSTATE COMPANY

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800-525-9287



INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION

You may obtain information about your Lincoln Benefit Life policy or contract by logging onto [accessallstate.com](http://accessallstate.com).

■ 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

*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.*

SureHorizon<sup>SM</sup> Choice is a single premium deferred annuity issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company. Allstate Life Insurance Company is not responsible for the contractual or financial obligations of the subsidiary. SureHorizon Choice is available in most states with contract series AP0510, certificate series GAP0510, and waivers AR0201 and AR0203. Brochure effective date 09/05.

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# SUREHORIZON<sup>SM</sup> CHOICE

SINGLE PREMIUM DEFERRED ANNUITY

Contract Highlights

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LINCOLN BENEFIT LIFE  
AN ALLSTATE COMPANY

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## Secure growth for the long-term

The SureHorizon<sup>SM</sup> Choice single premium deferred annuity offers a variety of initial guaranteed interest rate periods. That means you can lock in a competitive rate of return that's guaranteed for a specific length of time to best meet your needs. SureHorizon Choice also allows you flexibility to access your money if needed,<sup>1</sup> and provides you with several long-term payout options. With its higher crediting rate, this fixed annuity may suit the longer-term investor. Read on to learn more, and find out why we say SureHorizon Choice is smart, simple, and secure.

## Reap the rewards of tax-deferral

Not all low-risk investment products are created equal. Unlike Certificates of Deposit (CDs), your SureHorizon Choice annuity grows tax-deferred. You pay no taxes on your earnings until you withdraw them. The money you would otherwise pay in taxes each year remains in the annuity to compound in value as the years pass, helping build security for your future.

**For the first year** after you make your purchase payment, you'll receive a guaranteed interest rate plus a first-year bonus rate.<sup>2</sup>

*Please note that CDs are typically FDIC insured, whereas annuity guarantees are based only on the claim's-paying ability of Lincoln Benefit Life.*

## Choose your guarantee period

Select from one of four initial "guarantee periods" (one, three, six or nine years) or divide your initial investment among two or more of the guarantee periods. Your purchase payment creates a separate and individual guarantee period account. Once a purchase payment has reached the end of its initial guarantee period, interest rates will renew annually.

## Create a lifetime of income

An annuity is unique because it allows you to convert the accumulated value of your investment into a steady stream of income. With SureHorizon Choice, you can choose to receive income for a designated period of time, for your lifetime or for the lives of you and your partner.<sup>3</sup>

## Enjoy additional features

**Free withdrawal amount.** Each Contract Year, you can withdraw up to 15% of your Contract Value without paying any withdrawal charges. Your free amount is based on your Contract Value immediately before you make the first withdrawal in that Contract Year.

**Withdrawals of more than the free amount are subject to the following charges<sup>1</sup>:**

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

**Death benefit.<sup>4</sup>** Ensure that your loved ones reap your savings rewards if you die before your payout begins. The surviving joint owner or your named beneficiary receives the Contract Value. No withdrawal charges apply to the death benefit.

**Emergency waivers.<sup>5</sup>** Certain situations may arise in which you need to access the money in your annuity immediately: you could be confined to a long-term care facility or hospital for at least 90 consecutive days, be diagnosed with a terminal illness or become unemployed. Under any of these circumstances SureHorizon Choice offers complete waiver of withdrawal charges.

**Purchase Payment Guarantee.** Purchase Payment Guarantee feature guarantees your purchase payments, less prior withdrawals, any time you make a full withdrawal from your contract. If you don't select this guarantee, your annuity will earn an additional 0.50% for the first year.

<sup>1</sup>Distributions 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.

<sup>2</sup>Bonus Interest is offered at Lincoln Benefit Life's discretion and is subject to change at any time.

<sup>3</sup>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.

<sup>4</sup>The 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.

<sup>5</sup>May 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.