

Key benefits

Competitive rate of return guaranteed for the length of time you choose, from one to 10 years²

•
Flexibility to renew or withdraw when guarantee period ends

•
Opportunity to earn additional interest if certain conditions are met⁵

•
Earnings are tax-deferred⁴

There is Strength in Our Numbers[®]

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.

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

800-525-9287



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

You may obtain information about your Lincoln Benefit Life policy or contract by logging onto accessallstate.com.

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

■ 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.

Tactician Plus[®] is a flexible premium deferred annuity (single premium deferred annuity in OR and MA) 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. Tactician Plus is available in most states with contract series AP9880 and certificate series GAP9880. Brochure effective date 11/03.

©2005 Allstate Insurance Company, Home Office, Northbrook, IL

LBL6517-1

Rev. 12/05

TACTICIAN[®] PLUS

FLEXIBLE PREMIUM DEFERRED ANNUITY¹

Contract Highlights

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

Why consider Tactician® Plus?

Flexibility from the start.

You've worked hard to save for retirement. Now you want to make sure your money keeps working for you—without the risk of losing it.

Tactician® Plus offers a guaranteed interest rate for a period of time you choose—from one to 10 years.² Your financial representative can tell you the current competitive rates for each guarantee period.

The minimum purchase payment you need to buy Tactician Plus is \$10,000 for nonqualified contracts or \$5,000 for qualified contracts.³ The premiums may be split among any available guarantee period with a minimum allocation of \$1,000 to each period. Plus, you can add payments of \$1,000 or more to any guarantee period, any time you wish.

After the guarantee period.

When you reach the end of your guarantee period, you have 30 days to decide whether you'd like to select a different guarantee period or withdraw a portion or all of your money.⁴ If you want to reinvest your money for the same guarantee period you had, you don't need to do anything at all—we'll automatically do it for you.²

Opportunities to earn additional rates.

Tactician Plus gives you the opportunity to earn additional interest above your guaranteed rate if you choose certain guarantee periods or if your initial purchase payment is \$100,000 or more.⁵ Ask your financial representative for more information.

Access to your money¹

If you ever need the cash before your guarantee period ends, you may withdraw up to 10 percent of your account value each year without paying a company penalty. If you wish to withdraw more than this amount, a market value adjustment will apply, and you will have to pay withdrawal charges.⁶

What is market value adjustment?

It's an adjustment we make to withdrawals prior to the end of your guarantee period. This adjustment may increase or decrease the amount payable to you, depending on interest rate conditions at the time. A market value adjustment does not apply to all withdrawals. Please refer to the contract for more details about how market value adjustments work.

¹ Single premium deferred annuity in states of OR and MA.

² Not all guarantee periods are available at all times. Your financial representative will tell you which guarantee time periods are currently available.

³ Minimum purchase payments for both qualified and nonqualified contracts are subject to change.

⁴ 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.

⁵ Bonus interest is offered at Lincoln Benefit Life's discretion and may be withdrawn at any time.

⁶ Withdrawals made prior to maturity will be subject to a market value adjustment which can increase or decrease the amount withdrawn.

Other benefits of Tactician® Plus

In case of emergency.

With Tactician Plus, you may access your money without withdrawal charges if you are confined to a long-term care facility, hospitalized for 90 days or diagnosed with a terminal illness.^{4,6} Withdrawal charges may also be waived if you become unemployed.

Turning your annuity into 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 Tactician Plus, you can choose to receive income for a designated period of time, for your lifetime, or for the lives of you and your partner.

Knowing you'll receive a guaranteed income to supplement Social Security or other income sources can be a great comfort during your retirement.

Protect your loved ones with an annuity.

If you should die, your beneficiary will receive the value of your annuity as a death benefit, which means it's generally not included in the probate process. Your beneficiary will only be required to pay taxes on your contract value's gain.