

LIFE INSURANCE



Indexed Universal Life Insurance

The Index Advantage

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

Discover the advantages.

To provide and protect—it's what we all want to do for our loved ones. And with indexed universal life insurance, you can accomplish both.

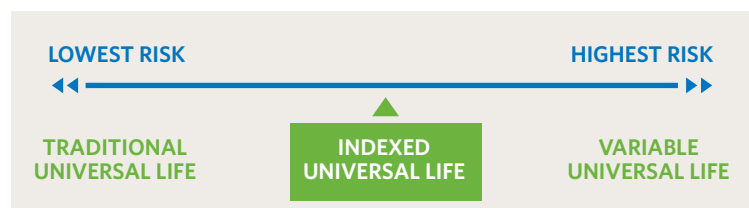
By providing permanent life insurance protection along with the opportunity for financial growth, indexed universal life insurance can offer significant advantages for your family.

Opportunity with security.

Like traditional universal life insurance, indexed universal life insurance provides a way to help protect your family's financial future in the case of your death.

But it goes one step further. It's tied to upside changes in the S&P 500[®], which allows your cash value to grow at a potentially faster rate than would be possible with fixed universal life insurance.¹ This can help you financially prepare for a good, long life.

And by protecting your earnings from downside market risk, indexed universal life offers a level of security that you won't find with variable universal life insurance.



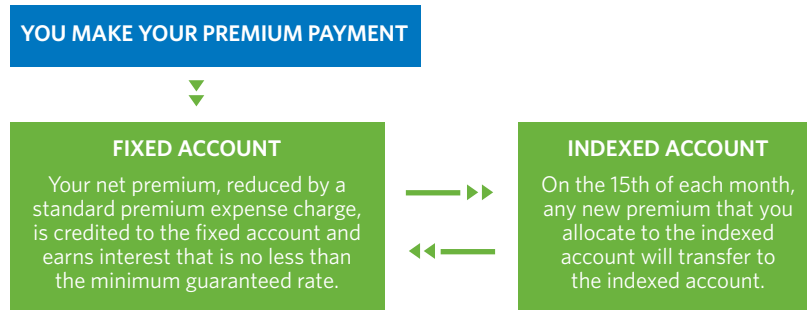
Indexed universal life insurance combines the advantages of traditional and variable universal life insurance—cash value that grows based on positive changes in a stock market index and protection from downside market risk.

A Policy to Fit Your Needs

You can find all of the advantages listed in this brochure in Ultra Index[®], an indexed universal life policy issued by Lincoln Benefit Life Company.

A premium that goes to work for you.

Your premium payments don't just go toward paying for your death benefit—part of your payment also earns cash value. When you make a premium payment to an Ultra Index policy, you get to decide how much to place in the policy's fixed account and indexed account. The following chart helps to illustrate how this works.



The premium dollars in each account are then invested and credited accordingly.

Indexed Account

When you choose to allocate your premium to the indexed account, it triggers the creation of an indexed segment. Indexed segments are created on the 15th of each month and mature after one year, which means that you can have up to 12 segments at any given time. Interest for each segment is linked to increases in the S&P 500, subject to a cap and a 0% minimum floor.¹

Why choose this account?

The upside potential of the equity market may make this an attractive option. Plus, a built-in floor of 0% helps to protect your investment from downside market risk.

Fixed Account

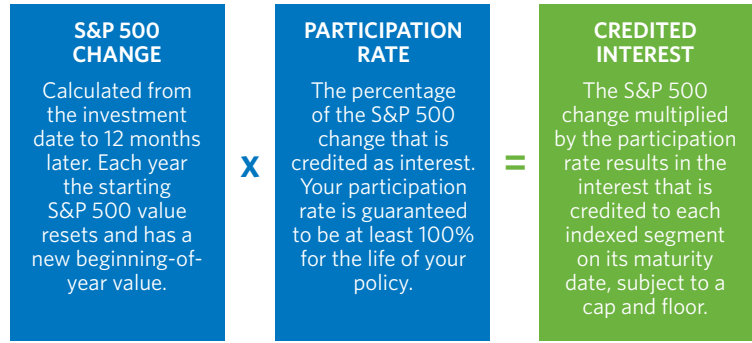
Funds within this account earn value at a declared interest rate that is guaranteed to never be below 2%.

Why choose this account?

Depending on your risk tolerance, a partial allocation to the fixed account can make a lot of sense. For some, it may be appropriate to make that allocation and leave it unchanged over time, while others may choose to make an allocation to the fixed account only as they approach retirement.

How the Indexed Account Earns Interest²

Ultra Index features a fairly simple interest crediting calculation for its indexed account.



Once interest has been credited, you are guaranteed not to lose it due to downside S&P 500 performance in a future year.

PUT YOUR POLICY TO THE TEST

Your financial representative can prepare a policy illustration to help demonstrate how your policy would perform under various hypothetical interest rate scenarios.

To help you understand how variations in the indexed interest may affect your policy, the illustration will include four interest crediting variations, including one that reflects an actual historical 30-year S&P 500 pattern.

Cash value you can access.

You can access your policy's cash value through partial withdrawals and loans to help you manage emergencies, supplement your retirement income, or assist with college expenses.^{2,3} Also, early payment of part of the death benefit may be available in the event of a terminal illness or nursing home confinement.^{4,5}

Attractive Loan Features

Ultra Index offers a fixed loan design that offers features including:

- 0% net cost on loans taken against your policy's gain.
- Loans in excess of the gain are available at only 1% net cost.
- Overloan Protection Rider to help prevent your policy from lapsing and triggering a potentially significant taxation.^{4,6}

Take the first step.

Talk to your financial representative today to learn more about indexed universal life insurance and Ultra Index from Lincoln Benefit Life.

The Strength of Lincoln Benefit Life

For more than 70 years, Lincoln Benefit Life Company has been protecting policyholders nationwide. In 1984, we became a subsidiary of the Allstate Life Insurance Company. Lincoln Benefit Life and Allstate Life are wholly owned subsidiaries of the Allstate Corporation, a Fortune 100 company that provides insurance protection to approximately 17 million U.S. families.

We pride ourselves on strength, stability, and integrity as well as our ability to provide financial solutions and professional assistance to help families achieve their lifelong dreams.

Let us help you achieve yours.

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

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¹ Please note that one cannot invest directly in the S&P 500. S&P 500 does not reflect dividends paid on the stocks underlying the S&P 500.

² Any amount deducted from an indexed segment between the investment date and the indexed segment's maturity date due to a partial surrender, face amount decrease, policy loan, or monthly deduction will not receive the interest that might have been credited had such deductions not occurred.

³ Loans or partial withdrawals can reduce the policy's cash value and death benefit, can increase the possibility of policy lapse, and may result in a tax liability. Consult a tax advisor for additional information on the tax treatment of loans or withdrawals from a life insurance policy.

⁴ Please see riders for terms, conditions, and restrictions. Additional costs may apply. Subject to state-specific terms and availability.

⁵ A disclosure form must be completed prior to receiving benefits under these riders. An administrative expense will be charged if the benefit is used. Receipt of accelerated benefits may be taxable. Tax laws relating to accelerated benefits are complex. Please consult a tax advisor. Receipt of accelerated benefits may also impact eligibility for public assistance programs.

⁶ If exercised, a one-time charge of 4.5% of the policy value will be deducted. The rider benefit is only available if certain conditions are met. These conditions include, but are not limited to, the requirement that the policy be in force for 15 years, the insured has attained age 75, the sum of all withdrawals must be at least equal to the sum of all premiums paid, and the death benefit uses Option 1. The rider benefit is not available if the policy is a modified endowment contract (MEC) or would become an MEC upon exercise. Please consult a tax advisor before exercising the rider benefits. Refer to the contract for more information on the terms, conditions, and use of the rider.

All guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

Neither Lincoln Benefit Life nor its agents and representatives can give legal or tax advice.

Ultra Index[®] is a flexible premium indexed universal life insurance policy issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Ultra Index[®] is available in most states with contract series UL0730 and rider series UL0202, UL0619, UL0416, UL0615, UL0614, UL0613, UL0725, UL0726, UL0706, UL0704, and UL0716. Policy issuance is subject to availability and qualifications. This policy has exclusions, limitations, and terms that may affect coverage, renewal, cancellation, termination, or other contractual rights and benefits.

Allstate Life Insurance Company is not responsible, as parent, for the contractual or financial obligations of Lincoln Benefit Life Company.

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