

Why sell GenBuilderSM?

Whether Single Premium Universal Life Insurance is new to you, or you're reconsidering selling this type of life insurance product, GenBuilder may be a good fit for you and your customers.

Five key reasons to consider selling GenBuilder:

The right product for the right customer Help provide a solution to customers who are searching for a way to leave their loved ones or favorite charities something, without generally having to deal with tax consequences and probate.¹

Quick Issue Underwriting Obtain an underwriting decision within a short time frame and no medical exam is required for the insured, (assuming age and premium fall within guidelines).

Simple to quote death benefit There are no complex formulas to decipher, just a death benefit factor based on age, gender and underwriting class. This allows you to set expectations up front with customers.

Liquidity options for no extra premium Annual withdrawals up to 10% of policy value.^{1, 2, 3}
Accelerated Death Benefit for terminal illness^{1, 2, 3, 4, 5, 6, 7}
*Accelerated Death Benefit for permanent confinement^{1, 2, 3, 4, 5, 6, 7}
*Nursing Home Waiver^{1, 3, 5}
Loans^{1, 3}

**Please check the policy for the availability, terms and conditions of these riders in your state.*

Familiar sales process Ask customers one additional question: "Do you plan on living on this money or leaving it to your beneficiaries?" If they want to leave it to beneficiaries, GenBuilder may be a good choice as it can help them leave a legacy to their beneficiaries.

1 Lincoln Benefit Life Company does not provide legal or tax advice. Customers should consult a tax advisor or attorney prior to making any tax related decision.

2 All guarantees are based on the claims-paying ability of the issuing insurer.

3 Single premium life insurance generally becomes a modified endowment policy unless it is issued as part of a 1035 exchange from a non-modified endowment policy. If a policy is a modified endowment policy, loans are treated as taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are treated as distributions of taxable income first, and may be subject to a 10% federal tax penalty if made prior to age 59 1/2. Loans, if not repaid, and withdrawals reduce the policy's death benefit and cash value. Your customers should consult their tax advisor for additional information.

4 Generally in most states the \$250,000 maximum includes all other accelerated death benefits paid under policies issued by Lincoln Benefit Life Company and its affiliates. Also, you may be assessed an administrative fee for each accelerated benefit request. See rider for specific terms and limitations.

5 See rider for terms, limitations and conditions. May not be available in all states.

6 The Accelerated Death Benefit may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. This depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for required qualified long-term care expenses. If the Accelerated Death Benefit qualifies, it will not be subject to federal income taxation. Tax laws relating to the Accelerated Death Benefit may affect your or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Security Income (SSI) and drug assistance programs. Consult with social service agencies concerning how receipt of such a payment will affect eligibility for public assistance.

7 In most states, terminal illness is defined as a life expectancy of less than 12 months. Please consult the policy regarding state availability, specifications and qualifications.

GenBuilder . . . help customers leave a legacy for their loved ones or favorite charity.

Selling Points

A legacy without strings—customers pass benefits to beneficiaries generally income tax-free and potentially avoid a lengthy legal process.^{1,2}

Customers have options as to how the death benefit is distributed.^{1,2}

Flexible options for customers to get the money they’ve put into their policy back if their circumstances change.^{1,3,4,5}

1 All guarantees based on the claims-paying ability of the issuing insurer.

2 The death benefit of life insurance policies that were transferred for value may be subject to ordinary income taxes. Estate taxes may apply. Customers should consult their tax advisor for additional information.

3 Loss of principal due to surrender charges may occur if a life insurance policy is surrendered within the early years of the policy.

4 Surrender charges may apply.

5 Single premium life insurance generally becomes a modified endowment policy unless it is issued as part of a 1035 exchange from a non-modified endowment policy. If a policy is a modified endowment policy, loans are treated as taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are treated as distributions of taxable income first, and may be subject to a 10% federal tax penalty if made prior to age 59 1/2. Loans, if not repaid, and withdrawals reduce the policy’s death benefit and cash value.

Not FDIC, NCUA/NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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At-A-Glance: GenBuilderSM

Death benefit	The initial death benefit , or specified amount, is equivalent to the initial premium multiplied by an Initial Death Benefit Factor that varies by age, sex and underwriting class.												
Issue ages	45-85												
Age 100 Provision	No maturity age, COI and expense charges waived at age 100												
Underwriting risk classes	<p>Standard No Tobacco: Applicants who have no adverse underwriting risks and have not used tobacco products within the last 24 months.</p> <p>Rated No Tobacco: Applicants with certain medical histories or underwriting risks, but have not used tobacco products within the last 24 months.</p> <p>Standard Tobacco: Applicants who have no adverse underwriting risks, but are tobacco users.</p> <p>Rated Tobacco: Applicants with certain medical histories or underwriting risks and are tobacco users.</p> <p>Issue ages will not vary by rate class.</p>												
Minimum issue premium	\$10,000												
Minimum Face Amount	None* <i>*Except in the state of Washington, minimum \$25,000 face amount applies.</i>												
Quick issue limits	<p>If the insured's age and premium fall within the guidelines below, applications can generally be reviewed in a short time frame – no medical exam required.</p> <table border="0" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: left;">Issue Age</th> <th style="text-align: left;">Premium Limit</th> </tr> </thead> <tbody> <tr> <td>45-49</td> <td>\$50,000</td> </tr> <tr> <td>50-59</td> <td>\$80,000</td> </tr> <tr> <td>60-64</td> <td>\$100,000</td> </tr> <tr> <td>65-80</td> <td>\$150,000</td> </tr> <tr> <td>81-85</td> <td>\$50,000</td> </tr> </tbody> </table> <p>Premium limit is cumulative to all Single Premium policies the customer has opened with Lincoln Benefit Life or its affiliates* within the last 3 years.</p>	Issue Age	Premium Limit	45-49	\$50,000	50-59	\$80,000	60-64	\$100,000	65-80	\$150,000	81-85	\$50,000
Issue Age	Premium Limit												
45-49	\$50,000												
50-59	\$80,000												
60-64	\$100,000												
65-80	\$150,000												
81-85	\$50,000												
Additional underwriting	Amounts over the Quick Issue Limits, up to a maximum premium of \$700,000 require additional underwriting.												
Rate Guarantee	A minimum credited interest rate of 3% on the policy value is guaranteed.												
Premium Credit	1% of the single premium. This credit is added to the policy value on day one <i>(not credited as premium, not used in calculating the face amount)</i> ^{1, 4}												
Payment Refund Guarantee	The ability to make a full withdrawal and receive a refund of the entire single premium payment <i>(less any withdrawals and outstanding loans)</i> ^{1, 2, 3}												

*Allstate Life Insurance Company, Allstate Life Insurance Company of New York, Lincoln Benefit Life-GenLinc.

Free look period 31 days

Withdrawals^{1,3} Up to 10% of policy value may be withdrawn without a surrender charge. Surrender charges apply to amounts over the 10%. There is a minimum withdrawal amount of \$100. The cash surrender value after a partial withdrawal can never be less than \$5,000. A \$25 service fee will be assessed for each withdrawal. Any outstanding loans are deducted from the policy value in determining the 10% free withdrawal amount.

Surrender Charges	Years	1	2	3	4	5	6	7	8+
	Charge (%)	7	7	6	5	4	3	2	0

Loans^{1,3} Loans are available based on the surrender value of the policy. Preferred loans are available after the first policy year. Preferred loans have a zero net cost, obtained by charging 3% and crediting back 3% on loaned policy value. Non-preferred loans have a 2% net cost, obtained by charging 5% and crediting back 3% on loaned policy value. Loans will reduce the surrender value, policy value and death benefit.

Costs and Fees

Cost of Insurance Charge: Based on rating classification

Expense Charge: Per \$1000 of face amount charge (deducted monthly). Varies by issue age, gender, class and duration. This charge is level for the first 10 years and then is reduced and remains level from year 11 on.

Death Benefit Payout Options

In addition to standard lump sum payout, GenBuilder offers other flexible choices to designate death benefit payout.

Guaranteed Payment Period: payments will be made to the beneficiary for the number of years that owner chooses (5 to 30 years)

Life Income with Guaranteed Payment Period: payments will be made as long as the beneficiary lives or until the end of the guaranteed payment period (5 to 30 years), if longer*

*Excludes any beneficiary that is not a living person.

Rate class changes after issue Not allowed

1 All guarantees backed by the claims-paying ability of the issuing insurance company.

2 Restrictions apply. Please refer to the policy for additional details.

3 Single premium life insurance generally becomes a modified endowment policy unless it is issued as part of a 1035 exchange from a non-modified endowment policy. If a policy is a modified endowment policy, loans are treated as taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are distributed income first, and may be subject to a 10% federal tax penalty if made prior to age 59 ½. Loans, if not repaid, and withdrawals reduce the policy's death benefit and cash value. Consult your tax advisor for additional information.

4 Premium credit is offered at the discretion of the company and Lincoln Benefit Life Company reserves the right to discontinue offering it at any time.

5 See rider for terms, limitations and conditions. May not be available in all states

Riders⁸

Please check to verify that the rider is available in your state.

Nursing Home Waiver^{1,2,3}

The owner can withdraw a portion or all of his/her policy value without any surrender charge if after the first 30 days of the policy the insured is required to stay at a licensed long-term care facility or hospital for at least 90 consecutive days.

Accelerated Death Benefit Rider for Terminal Illness^{1,2,3,4,5,6,7}

The owner may take a one-time withdrawal of up to 80% of the death benefit, up to \$250,000, if the insured has been diagnosed as terminally ill with less than 12 months to live.⁵

- No waiting period once policy is in force
- Benefit paid will be reduced by:
 - Actuarial discount
 - Pro-rata amount of any outstanding loans
 - \$150 administrative fee

Accelerated Death Benefit Rider for Permanent Confinement^{1,2,3,4,6,7}

The owner may take up to 3 withdrawals totaling up to 80% of the death benefit, up to \$250,000, if the insured has met the following conditions:

- Confined to a nursing care facility for at least a year
- Expected to remain in the facility for the remainder of his or her life
- Certified by a licensed health care professional in the last 12 months as chronically ill
- Withdrawal request is on or after the first policy anniversary

Benefit paid will be reduced by:

- Actuarial discount
- Pro-rata amount of any outstanding loans
- \$150 administrative fee

1 Single premium life insurance generally becomes a modified endowment policy unless it is issued as part of a 1035 exchange from a non-modified endowment policy. If a policy is a modified endowment policy, loans are treated as taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are treated as distributions of taxable income first, and may be subject to a 10% federal tax penalty if made prior to age 59 1/2. Loans, if not repaid, and withdrawals reduce the policy's death benefit and cash value. Customers should consult their tax advisor for additional information.

2 Restrictions apply. Please refer to the policy for additional details.

3 Subject to state availability

4 Availability and specifications of the accelerated death benefit riders may vary by state. The death benefit and other policy values will be proportionately reduced after an accelerated death benefit payout.

5 In some states, terminal illness is defined as a life expectancy of less than 12 months. Please consult the policy regarding state availability, specifications and qualifications.

6 The Accelerated Death Benefit may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. This depends on factors such as the customer's life expectancy at the time benefits are accelerated or whether the customer uses the benefits to pay for required qualified long-term care expenses. If the Accelerated Death Benefit qualifies, it will not be subject to federal income taxation. Tax laws relating to the Accelerated Death Benefit are complex. Customers should consult with a tax advisor about how they could receive the Accelerated Death Benefit excludable from income under federal law. In addition, receipt of the Accelerated Death Benefit may affect the customer or customer's family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Security Income (SSI) and drug assistance programs. Customers should consult with social service agencies concerning how receipt of such a payment will affect eligibility for public assistance.

7 Generally in most states the \$250,000 maximum includes all other accelerated death benefits paid under policies issued Lincoln Benefit Life Company and its affiliates. Also, you may be assessed an administrative fee for each accelerated benefit request. See rider for specific terms and limitations.

8 All guarantees are based on the claims-paying ability of the issuing insurance company.

GenBuilderSM Sales Process Overview

An easy-to-follow overview of the sales process follows. You can rely on these general points when working with customers during a GenBuilder sale.

Ask Knock Out questions – Review Section G: Health Information on the application with your customer. These questions can help you determine if there is a risk of declined coverage. If the insured has experienced any of the conditions in the first three questions, advise your customer that approval is unlikely.

Calculate the death benefit – Since the primary purpose of life insurance is to provide a death benefit to an owner's beneficiaries, calculation of the death benefit occurs early in the process. The initial death benefit is the premium times the death benefit factor (*which is based on the insured's age, gender, and underwriting class*).

Complete the application and any required disclosure forms

Run an illustration – Obtain an illustration via www.accessallstate.com. All illustrations need to be signed by the customer due to Modified Endowment Policy (MEC) disclosures. Customers should be given a copy of the signed illustration.

Go through the simplified underwriting process

Call the Lincoln Benefit Life Team at 800-822-8773. If the insured medically qualifies and is within the 'quick issue' age and premium limits, Lincoln Benefit Life Company, will provide a 'pre-approval'. If the insured falls outside any of these parameters, further direction for the additional underwriting process will be provided.

Final steps

1. Lincoln Benefit Life will provide a pre-approval code and will fax an illustration, if needed.
2. Staple a copy of the signed application and illustration together and provide it to the customer. Provide customer with a photo copy of the signed application and illustration.
3. If you choose, download additional forms from accessallstate.com and give them to your customer. Forms may include: Replacement Notice, Request for Service, Buyer's Guide and Special Notice.
4. Follow up with your customer to make sure that they've received their policy and welcome letter.

GenBuilderSM Death Benefit Calculator

SIMPLIFIED UNDERWRITING LIMITS

Issue Age	45-49	50-59	60-64	65-80	81-85
Premium Limit	\$50,000	\$80,000	\$100,000	\$150,000	\$50,000

ISSUE AGES 45-85 | MINIMUM SINGLE PREMIUM PAYMENT \$10,000

STANDARD							RATED						
Issue Age	MNT	MT	FNT	FT	UNT	UT	Issue Age	MNT	MT	FNT	FT	UNT	UT
45	3.43	2.89	3.85	3.14	3.51	2.93	45	2.85	2.38	3.15	2.56	2.90	2.41
46	3.32	2.80	3.72	3.04	3.39	2.84	46	2.76	2.31	3.05	2.49	2.81	2.34
47	3.21	2.72	3.60	2.94	3.28	2.76	47	2.67	2.25	2.95	2.41	2.72	2.28
48	3.11	2.64	3.48	2.85	3.18	2.68	48	2.59	2.19	2.86	2.34	2.64	2.22
49	3.01	2.56	3.36	2.76	3.07	2.60	49	2.51	2.13	2.77	2.28	2.56	2.16
50	2.91	2.48	3.25	2.68	2.97	2.52	50	2.44	2.07	2.69	2.21	2.48	2.10
51	2.82	2.41	3.15	2.60	2.88	2.45	51	2.36	2.02	2.60	2.15	2.40	2.04
52	2.73	2.34	3.05	2.53	2.78	2.38	52	2.29	1.97	2.53	2.10	2.33	1.99
53	2.64	2.28	2.95	2.46	2.70	2.31	53	2.22	1.92	2.45	2.04	2.26	1.94
54	2.56	2.21	2.86	2.39	2.61	2.25	54	2.16	1.87	2.38	1.99	2.20	1.89
55	2.48	2.15	2.77	2.32	2.53	2.19	55	2.10	1.82	2.32	1.94	2.13	1.84
56	2.40	2.10	2.69	2.26	2.46	2.13	56	2.04	1.78	2.25	1.90	2.07	1.80
57	2.33	2.04	2.61	2.20	2.38	2.07	57	1.98	1.74	2.19	1.85	2.02	1.76
58	2.26	1.99	2.53	2.15	2.31	2.02	58	1.93	1.70	2.13	1.81	1.96	1.72
59	2.20	1.94	2.46	2.09	2.24	1.97	59	1.88	1.66	2.07	1.77	1.91	1.68
60	2.13	1.89	2.39	2.04	2.18	1.92	60	1.83	1.63	2.02	1.73	1.86	1.65
61	2.07	1.85	2.32	1.99	2.12	1.88	61	1.78	1.59	1.97	1.70	1.81	1.61
62	2.01	1.80	2.26	1.94	2.06	1.83	62	1.74	1.56	1.92	1.66	1.77	1.58
63	1.96	1.76	2.19	1.90	2.00	1.79	63	1.69	1.53	1.87	1.63	1.73	1.55
64	1.91	1.72	2.13	1.85	1.95	1.75	64	1.65	1.50	1.83	1.60	1.68	1.52
65	1.86	1.69	2.08	1.81	1.90	1.71	65	1.62	1.48	1.78	1.57	1.65	1.49
66	1.81	1.65	2.02	1.77	1.85	1.68	66	1.58	1.45	1.74	1.54	1.61	1.47
67	1.77	1.62	1.97	1.73	1.80	1.64	67	1.55	1.43	1.70	1.51	1.57	1.44
68	1.72	1.59	1.92	1.70	1.76	1.61	68	1.51	1.40	1.66	1.48	1.54	1.42
69	1.68	1.56	1.87	1.66	1.72	1.58	69	1.48	1.38	1.62	1.45	1.51	1.40
70	1.64	1.53	1.82	1.63	1.67	1.55	70	1.45	1.36	1.59	1.43	1.48	1.37
71	1.60	1.50	1.77	1.59	1.63	1.52	71	1.42	1.34	1.55	1.41	1.45	1.35
72	1.57	1.47	1.73	1.56	1.60	1.49	72	1.40	1.32	1.52	1.38	1.42	1.33
73	1.53	1.44	1.69	1.53	1.56	1.46	73	1.37	1.30	1.49	1.36	1.39	1.31
74	1.50	1.42	1.65	1.50	1.53	1.44	74	1.35	1.28	1.46	1.34	1.37	1.29
75	1.47	1.39	1.61	1.48	1.50	1.41	75	1.32	1.26	1.43	1.32	1.34	1.28
76	1.44	1.37	1.57	1.45	1.46	1.39	76	1.30	1.25	1.40	1.30	1.32	1.26
77	1.41	1.35	1.54	1.42	1.44	1.36	77	1.28	1.23	1.38	1.29	1.30	1.24
78	1.38	1.33	1.51	1.40	1.41	1.34	78	1.26	1.22	1.35	1.27	1.28	1.23
79	1.36	1.31	1.47	1.38	1.38	1.32	79	1.24	1.20	1.33	1.25	1.26	1.21
80	1.33	1.29	1.44	1.36	1.36	1.30	80	1.22	1.19	1.31	1.24	1.24	1.20
81	1.31	1.27	1.41	1.34	1.33	1.29	81	1.21	1.18	1.29	1.22	1.22	1.19
82	1.29	1.25	1.39	1.32	1.31	1.27	82	1.19	1.17	1.27	1.21	1.21	1.18
83	1.27	1.24	1.36	1.30	1.29	1.25	83	1.18	1.16	1.25	1.20	1.19	1.16
84	1.25	1.22	1.34	1.28	1.27	1.24	84	1.17	1.15	1.23	1.19	1.18	1.15
85	1.24	1.21	1.31	1.27	1.26	1.22	85	1.16	1.14	1.22	1.17	1.17	1.14

MNT: Male No Tobacco | MT: Male Tobacco | FNT: Female No Tobacco | FT: Female Tobacco | UNT: Unisex No Tobacco | UT: Unisex Tobacco

Underwriting Guidelines

SINGLE PAYMENT	45-49	50-59	60-64	65-80	81-85
0-50,000	Quick Issue	Quick Issue	Quick Issue	Quick Issue	Quick Issue
50,001-80,000	Exam SMAC HOS	Quick Issue	Quick Issue	Quick Issue	Exam EKG HOS
80,001-100,000	Exam SMAC HOS	Exam EKG HOS	Quick Issue	Quick Issue	Exam EKG HOS
100,001-150,000	Exam EKG SMAC, HOS	Exam EKG HOS	Exam EKG HOS	Quick Issue	Exam EKG HOS
150,001-250,000	Exam EKG SMAC, HOS	Exam EKG SMAC, HOS	Exam EKG HOS	Exam EKG HOS	Exam EKG HOS
250,001-700,000	Exam EKG SMAC, HOS	Exam EKG SMAC, HOS	Exam EKG SMAC, HOS	Exam EKG SMAC, HOS	Exam EKG SMAC, HOS
700,001 +	Call Underwriting	Call Underwriting	Call Underwriting	Call Underwriting	Call Underwriting

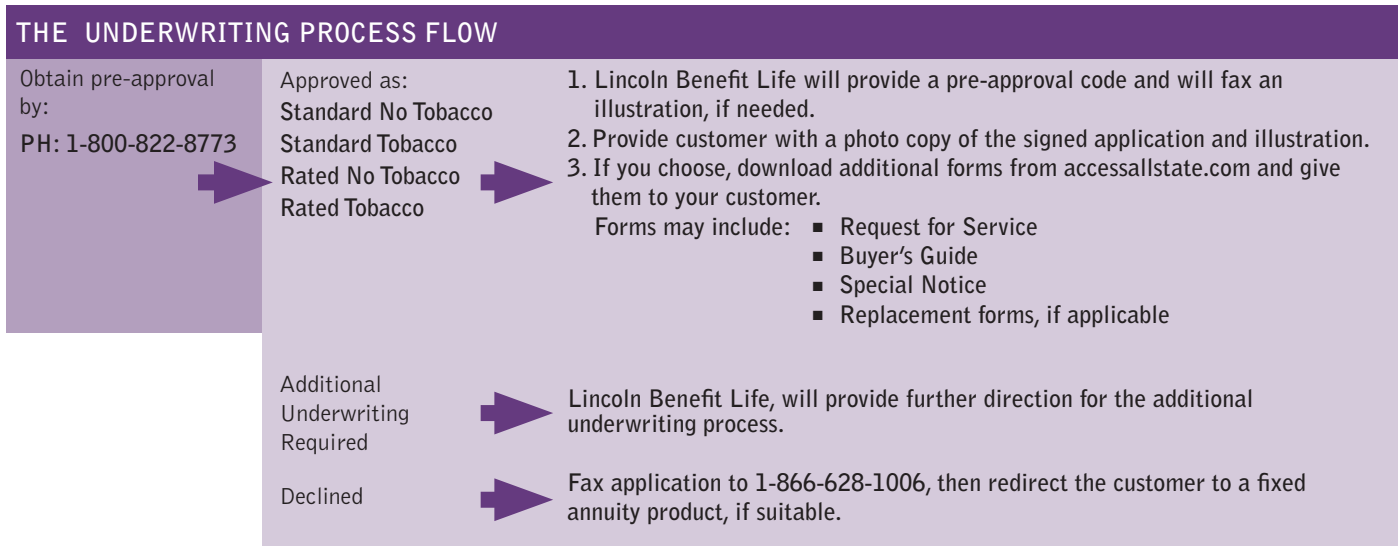
NOTE: In District of Columbia - HOS and SMAC
 HOS
 EKG
 SMAC
 Exam
 Call Underwriting

Required for ALL amounts and ages 18+
 Urine Sample
 Monitor with 60 second heartbeat
 Intravenous Blood Draw
 Height, weight, blood pressure, restatement of questions
 Inspection report plus above (possible interview process)

Knockout Questions and Underwriting Process Flow

GenBuilderSM offers a phone-in pre-approval process for qualified customers within the quick issue limits¹.

MEDICAL CONDITIONS IN THE KNOCK OUT QUESTIONS			
<p>Do not collect money or give receipt of coverage if the insured has been:</p> <ul style="list-style-type: none"> Declined, postponed, rated, or cancelled for an application for life insurance 	<p>Treated or diagnosed for:</p> <ul style="list-style-type: none"> Stroke, transient ischemic attack, mini-stroke or other brain disease Alzheimer’s disease or other disorder of the brain or nervous system Diabetes with insulin Kidney disorder – <i>(excluding kidney stones)</i> Liver disorder Organ transplant AIDS Related Complex Drug or alcohol treatment 	<p>Within the last 6 months:</p> <ul style="list-style-type: none"> Unable to perform the following for 7 consecutive days: bathing, dressing, eating, toileting, transferring. 	<p>Within the last 24 months:</p> <ul style="list-style-type: none"> Treated for heart conditions Confined to nursing home or rehabilitation facility
		<p>Within the last 12 months:</p> <ul style="list-style-type: none"> More than 10% unplanned or unintentional weight loss Treated for hip fracture 	<p>Within the last 5 years:</p> <ul style="list-style-type: none"> Diagnosed or treated for anemia Told they have cancer <i>(excluding basal cell and squamous cell cancer of the skin)</i>



Service Center Hours:
 Monday- Friday 8 am – 6 pm
 (Central Time)
 1-800-822-8773
 Standard Mail - P.O. Box 80469, Lincoln, NE 68501
 Express Mail - 2940 S. 84th St. Lincoln, NE 68506-4142

¹ Approval is subject to age and premium guidelines. Please see the GenBuilder policy for specific product details.

GenBuilderSM and Modified Endowment Policies (MECs)

Single premium life insurance generally becomes a Modified Endowment Policy. A MEC has some particular tax considerations that need to be discussed with customers prior to a sale to make sure that this is a suitable solution for their wealth transfer needs.

Most GenBuilder policies are issued as Modified Endowment Policies (MECs). The only instance when GenBuilder may be issued as a non-MEC is when it originates as a 1035 exchange from an existing non-MEC policy.

A few main points to have customers consider when discussing GenBuilder:

- Are they willing and able to pay income taxes due if assets are liquidated to provide funds to purchase the policy?
- Will they have sufficient liquidity outside of GenBuilder to meet their ongoing needs?
- Do they understand the features and tax consequences of a MEC?
- Do they understand the difference between the tax consequences that beneficiaries face with their current assets versus what they face with a life insurance product?
- What is their current estate plan and does GenBuilder fit into it?

Know the MEC Tax Facts:

- As with any life insurance product, the MEC death benefit is generally free of federal income tax.
- Taxation of distributions from a MEC during the insured's lifetime is no different than taxation of an annuity.
- Loans from MECs are treated as taxable distributions to the extent of the policy gain. This includes cumulative loan interest charges.
- Loans, withdrawals and surrenders are distributed as income first, and may be subject to a 10% federal tax penalty if made prior to age 59 ½.
- Loans, if not repaid, and withdrawals will reduce the policy's death benefit and cash value. Surrender charges may apply.
- Loans, partial withdrawals and surrenders from MEC's are generally taxed as ordinary income to the extent of gains in the policy.

Customers should consult their estate planning lawyer and tax advisor for additional information on MECs and GenBuilder.

There is strength in our numbers®

LINCOLN BENEFIT LIFE
A N A L L S T A T E C O M P A N Y



**INSURANCE MARKETPLACE
STANDARDS ASSOCIATION**

Lincoln Benefit Life Company is a member of IMSA (Insurance Marketplace Standards Association). IMSA is an independent, nonprofit organization based in Chevy Chase, Maryland, that promotes high ethical standards in the sale of individual life insurance, long-term care insurance and annuity products.

This brochure is intended for general informational purposes only and is not intended to provide legal, tax or investment advice. Please see the policy and waivers/riders for complete details concerning this product.

All guarantees are based on the claims-paying ability of the issuing insurance company.

GenBuilderSM is a single premium universal life insurance policy issued by Lincoln Benefit Life Company, Home Office: Lincoln, NE. Lincoln Benefit Life Company is a wholly owned subsidiary of Allstate Life Insurance Company, Home Office: Northbrook, IL.

GenBuilderSM is available in most states through policy series number UL0810. The following forms may also be available with this product, based on limited state availability: Accelerated Death Benefit Rider (Terminal Illness) form number UL0252 series, Permanent Confinement Waiver UL0619 series, Nursing Home Waiver form number UL0801.

Effective Date: 2/09

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accessallstate.com

Lincoln Benefit Life
2940 South 84th Street, Lincoln, Nebraska 68506-4142
accessallstate.com
888-525-7355

Not FDIC, NCUA/ NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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