

Take the uncertainty out of your customers' retirement.

Will I have enough money to retire comfortably?

Will I outlive my money?

How can I keep up with inflation?

How much will my investments be affected by ups and downs in the market?

These are the questions everyone planning for their eventual retirements face. They need to plan for every scenario, and they want an income source they can rely on.

Make sure your customers have the income they need.

No matter what their tax bracket is, everyone will have certain needs during retirement ... a home, groceries, a way to get around, insurance, health care, and so on. Not everyone can rely on pensions and Social Security to meet these needs, so they have to build their own retirement savings, and they want a dependable, predictable guaranteed income.

Fortunately, Lincoln Benefit Life's IncomeReadySM single premium annuity is here to help. This may be an ideal way to guarantee a reliable income for their retirement years.

Here's an example.

Arthur is a 65-year-old man who has \$1 million in retirement savings. He plans to use \$40,000 per year, adjusting for inflation, and he worries about how his investments will keep up.

If Arthur uses \$500,000 — half of his retirement savings — to purchase an IncomeReady annuity, he will receive a guaranteed annual payout of \$35,239, so he will have to use his stocks and bonds for only \$4,761 per year, plus inflation. This eases Arthur's mind considerably, knowing he has a reliable source of income throughout his retirement years.

Give your customers the answers to their retirement questions — and help them retire with confidence — with an IncomeReady single premium annuity.

Find out more at accessallstate.com/ready

These available liquidity riders¹ provide your customers with the flexibility they need:

- **Accelerated Payment Liquidity Rider² (AR0813)** — Lets Arthur receive up to the next 12 months of payments in advance,³ without affecting the amount of future payments received after the acceleration period.
- **Guaranteed Annuity Payment Liquidity Rider² (AR0814 Series)** — Gives Arthur the right to receive the current value of the remaining guaranteed payment, subject to a withdrawal processing fee.
- **Modified Cash Refund Payout Option and Liquidity Rider² (AR0815 Series)**
The Modified Cash Refund Payout Option provides the beneficiary with a lump sum death benefit equal to the purchase payment minus benefits already paid. The rider allows Arthur access to the purchase payment minus benefits paid while he's still living.

Note: The example stated above is hypothetical and for illustrative purposes only. This hypothetical example assumes an initial investment of \$500,000 and life only payment schedule. Payment amounts are effective from January 11, 2009 to January 31, 2010 and are subject to change at any time. Annual payment of \$35,239 calculated to begin in one month or \$37,804 for annual payment beginning in one year. Past performance is no guarantee of future results.

1. Riders may not be available in all states. Coverage subject to the terms and limitations of the riders.
2. The federal income tax treatment of an immediate annuity that contains a liquidity feature, such as those offered with this product, is uncertain, and the IRS may determine that the taxable amount of the annuity payment and/or withdrawals received for any year are different than the amount reported by Lincoln Benefit Life. In addition, if a withdrawal is taken under one of the liquidity riders before the policyowner's attainment of age 59½ (or within five years from the date the annuity payments started if the policyowner attained age 59½ within such five-year period), a 10 percent tax penalty (plus interest) may be imposed retroactively on all payments received before attainment of age 59½. The policyowner should consult with his or her own tax advisor prior to exercising an option under a liquidity rider offered with this product.
3. Discounted at a rate determined at issue.

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

IncomeReady is a single premium immediate annuity issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. IncomeReady is available in most states with contract series AP0812, and rider series AP0813, AP0814, and AP0815.

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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