
SURE HORIZON[®] II

FLEXIBLE-PREMIUM DEFERRED ANNUITY

Contract Details

Issue ages	0-90
Minimum premium	Nonqualified: \$10,000 payment required Qualified: \$3,000 payment required \$100 if you choose automatic monthly deduction If the total Contract Value is less than \$3,000, a \$30 contract charge will be assessed annually.
Additional purchase payment	\$100 minimum
Minimum rate guarantee¹	Contact your financial representative for details on current minimum guarantee.
Bonus options²	Earn additional “Bonus” Interest on top of the current interest rate for the first year after you make your premium payment. Higher initial premium payments may be eligible for a “jumbo bonus rate,” which is also available once your total Contract Value reaches a certain level. Bonus Interest offers vary, so check with your financial representative about what’s available.
Waiver of purchase payment guarantee^{2,3}	Earn an additional 0.50% Bonus Interest if purchase payment guarantee is not selected. ³
Income options⁴	Lifetime income, joint and survivor lifetime income or payments for a fixed number of years.

¹Guarantees are based on the claims-paying ability of Lincoln Benefit Life.

²Bonus Interest is offered at Lincoln Benefit Life’s discretion and may be subject to change at any time.

³Only applies to payments made in the first two contract years.

⁴A 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.

Access options**Free withdrawals⁵**

Withdraw 15% of Contract Value per Contract Year without withdrawal charges.

Additional withdrawals⁵

Withdrawals of more than the free amount are subject to the following charges:

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

Survivor withdrawal⁵

Upon the death of the owner, a surviving spouse may choose to continue the contract.

Within the next year, a free withdrawal (up to the full Contract Value) may be made.

**Benefits included
at no additional cost****Death benefit^{6,7}**

If you die before your payout begins, the surviving joint owner or named beneficiary receives this benefit, which is equal to the Contract Value. Withdrawal charges do not apply.

**Emergency waiver^{5,8,9,10}
(AR 0201, AR0536)**

Withdrawal charges may be waived if you are unable to perform two or more of the defined activities of daily living, confined to a long-term care facility or hospital for at least 90 consecutive days, diagnosed with a terminal illness, or become unemployed.

⁵Distributions 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.

⁶Guarantees are based on the claims-paying ability of Lincoln Benefit Life.

⁷The 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.

⁸May be subject to state availability. See endorsement for specific details, terms and conditions.

⁹Limitations apply. See your contract for details.

¹⁰In MA, the Emergency waiver is not applicable.

■ 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

SureHorizon® II is a flexible-premium deferred annuity issued by Lincoln Benefit Life Company, Lincoln, Nebraska, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Allstate Life Insurance Company, as the parent, has no direct responsibility to contract owners or policyholders for Lincoln Benefit Life's contractual or financial obligations. SureHorizon II is available in most states with contract series AP0500 and certificate series GAP0500, and rider series AR 0201 and GAR 0201, AR 0203 and GAR 0203, and AR0536 and GAR0536. Date of first issue 09/05.

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY