

Making life insurance an essential part of your family's financial plan is a critical step in helping to ensure their financial security – and your peace of mind. Your financial representative can help you determine the protection amount, term period and customized options to meet your family's needs.

Upgrade your protection

Once you own a TrueTermSM policy, you may be eligible to convert your term policy to a permanent policy with the same face amount.³

Ask for a Life Insurance Coverage Checkup

As your life changes, it's important to periodically review your current life insurance coverage to make sure it is keeping up. Ask your financial representative for a Life Insurance Coverage Checkup to find out if you have the protection to fit your family's current needs.

Contact your financial representative to help select the affordable protection that's right for you.

³ Terms, limitations and additional costs will apply.

The Strength of Lincoln Benefit Life

For more than 70 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 strength, stability, and integrity, as well as its ability to provide exceptional products and services to its customers.

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

800-525-9287

■ Not FDIC, NCUA/NCUSIF insured ■ Not insured by any federal government agency ■ Not a deposit ■ Not guaranteed by the bank or credit union

All guarantees are subject to the claims-paying ability of Lincoln Benefit Life Company.

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.

TrueTerm is a term life insurance policy issued by Lincoln Benefit Life Company, Home Office, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Home Office, Northbrook, IL. TrueTerm is available in most states with policy series #LP0600.

Date of first issue 09/06.

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TrueTermSM
TERM LIFE INSURANCE



An affordable way to protect your family's financial future

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

A simple solution for one of life's essential needs.

Protecting your family from the unexpected is one of the most important things you can do for them...outside of food, water and shelter.

Your spouse, kids – perhaps even a parent or sibling – rely on you and your income. Have you thought about how your family would cope financially if something were to happen to you?

Recent changes in your life may have you asking these questions:

- I just got married and bought a new house... would my spouse have trouble paying our mortgage and other bills without my income?
- My kids are growing up fast...how do I help them get the college education they deserve if I'm not around to fund it?
- How would my family deal with unforeseen medical expenses for a special needs child or ailing parent without my help?
- Can I really afford to provide the financial protection that my family needs?

If you have ever had these or similar financial concerns for your family... it may be time to consider term life insurance.

Help protect your family's future with TrueTermSM.

Being prepared for the unexpected should be an essential part of everyone's financial plan. TrueTermSM makes it simple by offering reliable protection to fit your family's needs and budget.

Dependable pricing

TrueTerm offers excellent coverage at affordable rates. Your premium levels are set and guaranteed for 10-, 15-, 20- or 30-year terms.¹

For example, if you're a 35-year-old male, you can buy a \$100,000 policy with a 10-year premium guarantee period for just \$13.21 per month.*

Protection you can rely on

With TrueTerm you get reliable protection throughout your entire term period. After that, your coverage continues and your premiums will increase each year according to a guaranteed set of premium rates.

* Based on male, Preferred Elite rating class; rates for other underwriting classes would be higher. Rates are monthly rates shown as of 10/12/09 for TrueTerm, a term to age 95 life insurance policy. The premiums will be the same for the first 10 policy years, then beginning with the 11th anniversary of the policy, the company reserves the right to change premium rates for the policy each year, but rates cannot be more than the maximum guaranteed amounts stated in the policy. Rates quoted above are subject to change and are set at the company's sole discretion. Further underwriting restrictions may apply. Other face amounts and guaranteed premium terms are available, but will have different rates than those shown here. Premium may be paid annually, semi-annually, quarterly or monthly; premium paid may differ based on payment mode selected. A medical exam may be required depending on age, health, or amount of coverage requested.

¹ Subject to state availability.

² In the state of Washington, coverage amount starting at \$100,000.

³ Terms, limitations and additional costs may apply. Subject to state availability.

Coverage to fit your needs

TrueTerm protection is designed to be flexible and affordable, with features that allow you to get the coverage you need.

- **Choose your coverage amount** – starting as low as \$50,000²
- **Select your term period** – 10, 15, 20 or 30 years

Enhance your coverage with optional riders

- **Cover two people under one policy** – with our Additional Insured Rider³
- **Provide coverage for your children** – with our Children's Level Term Insurance Rider³
- **Receive advance benefits if diagnosed as terminally ill** – with our Accelerated Death Benefit Rider
- **Leave more if you were to die in an accident** – with our Accidental Death Benefit Rider³
- **Help pay premiums in case of a disability** – with our Waiver of Premium Rider³