

TACTICIAN PLUS

FLEXIBLE PREMIUM
DEFERRED ANNUITY

EMPLOY AN EXPERT STRATEGY IN RETIREMENT PLANNING

With the **TACTICIAN PLUS** annuity, you can fine-tune your financial opportunities by selecting up to seven different accounts that credit guaranteed fixed rates of interest for one year or five to ten years.

This allows you to customize your **TACTICIAN PLUS** for the amounts and Guarantee Periods best suited to your personal financial needs.

And under current law your earned interest is tax-deferred; and not subject to income taxes until you take it out.

AND LIQUIDITY?

At the end of a Guarantee Period you have 30 days to access part or all of your funds. You will receive your premiums plus interest to the end of the Guarantee Period, but no interest from the end of the Guarantee Period to the date of withdrawal.

FREE WITHDRAWAL AMOUNT

If you ever need cash prior to the end of a Guarantee Period, you can withdraw up to 10% of each account's value each year without paying a company penalty. Withdrawals in excess of 10% (including a full surrender) are subject to a withdrawal charge and a Market Value Adjustment. You can also surrender your annuity at any time. Withdrawals prior to age 59½ are subject to a 10% tax penalty.

SAFE. STRONG. SECURE.

With Lincoln Benefit Life you are in the care of a Company that's committed to providing you with financial peace of mind and security for both today and in the years ahead.

Lincoln Benefit Life has been safeguarding the lives and financial strength of American families for over 60 years.

Lincoln Benefit Life is highly rated by industry analysts. Contact your agent or the Company for full details.

LINCOLN BENEFIT LIFE
COMPANY

A Member of Allstate Financial Group
2940 South 84th Street • Lincoln, NE 68506-4142
Call Toll-Free: 800-LIB-LIFE

(See details inside.)

TACTICIAN

THINK OF THE OPPORTUNITIES YOU HAVE:

- ◆ Divide your money between seven different Guarantee Periods, each with its own rate of interest.
- ◆ Earn interest tax-deferred until you take it out.
- ◆ Have access to your money if you need to take it out early, subject to provisions.
- ◆ Let your money accumulate for the entire length of the Guarantee Period and either take it out free of any company charges, or choose another Guarantee Period(s) based on your personal needs.

ADDITIONAL FEATURES:

AUTOMATIC RENEWAL OF FUNDS

- ◆ When you reach the end of your Guarantee Period on one of your accounts, you have 30 days to decide whether you'd like to select a different Guarantee Period. If you don't request a change, your monies will be automatically renewed for the same Guarantee Period.

CONFINEMENT WAIVER

- ◆ If you should be confined to a long-term care facility or hospital for 90 days or more; or, diagnosed with a terminal illness; or, become unemployed, you can withdraw money as needed without paying any penalties*.

IMPORTANT DETAILS:

SURRENDER VALUE

THE SURRENDER VALUE IS THE GREATER OF:

- ◆ The sum of your account values plus a "Market Value Adjustment" (see below for explanation), less withdrawal charges; and
 - ◆ The money paid in, accumulated at 3% interest, less prior withdrawals (including withdrawal charges) and applicable taxes accumulated at 3% interest per year from the time of withdrawal, less the withdrawal charge.
- Any applicable state premium taxes will be assessed upon surrender, death, or annuitization.

THE MARKET VALUE ADJUSTMENT

TACTICIAN PLUS is a "Market Value Adjusted Annuity," which means that upon surrender or withdrawal, its surrender value may be affected by interest rate conditions at that time.

Your contract is very specific about how this Market Value Adjustment works and you should refer to it for a complete explanation, but here is an abbreviated explanation:

MARKET VALUE ADJUSTMENT

The Market Value Adjustment is applied to amounts withdrawn in excess of the Free Withdrawal Amount and may adjust the amount payable up or down or not at all, depending upon interest rate conditions at that time. The contract includes the formula that is used, and the formula uses these variables:

- ◆ The Treasury Rate for a maturity equal to the relevant Guarantee Period for the Account you have selected.
- ◆ The number of years from the date the withdrawal is requested to the end of the Account's Guarantee Period.