

# LIFETIME INCOME RIDERS

AVAILABLE ON SAVER'S INDEX® ANNUITY PLUS

& SAVER'S INDEX® ANNUITY PREMIER

BENEFIT PAYMENT PERCENTAGE AND CHARGES EFFECTIVE<sup>1</sup>

When you purchase a Saver's Index Annuity Plus or Saver's Index Annuity Premier contract with the Lifetime or Enhanced Lifetime Income Rider, it is issued with a schedule of Benefit Payment Percentages (*referred to as Guarantee Option Factors in the rider*).

When you choose to take your first benefit payment<sup>2</sup>, the applicable Benefit Payment Percentage is multiplied by the contract's Benefit Base to determine the initial available benefit payment under the Rider.

This chart lists the current Benefit Payment Percentages a contract would be issued with. Once a contract is issued, the Benefit Payment Percentages for that contract will not change.

Please refer to the [Lifetime Income Riders brochure, LBL7235](#), for complete details on the Lifetime and Enhanced Lifetime Income Riders.

LIFETIME INCOME RIDER		
NUMBER OF YEARS COMPLETED AFTER RIDER EFFECTIVE DATE	SAVER'S INDEX ANNUITY PLUS BENEFIT PAYMENT PERCENTAGES	SAVER'S INDEX ANNUITY PREMIER BENEFIT PAYMENT PERCENTAGES
LESS THAN 5		
5, BUT LESS THAN 10		
10 OR MORE		

ENHANCED LIFETIME INCOME RIDER					
COVERED LIFE'S ISSUE AGE	NUMBER OF YEARS COMPLETED AFTER RIDER EFFECTIVE DATE	SAVER'S INDEX ANNUITY PLUS BENEFIT PAYMENT PERCENTAGES		SAVER'S INDEX ANNUITY PREMIER BENEFIT PAYMENT PERCENTAGES	
		SINGLE LIFE	JOINT LIFE	SINGLE LIFE	JOINT LIFE
50 - 59	LESS THAN 5				
	5, BUT LESS THAN 10				
	10 OR MORE				
60 - 69	LESS THAN 5				
	5, BUT LESS THAN 10				
	10 OR MORE				
70 +	LESS THAN 5				
	5, BUT LESS THAN 10				
	10 OR MORE				

**The Enhanced Lifetime Income Rider is available for an annual charge of 0.40% of the contract value, deducted on each contract anniversary.**

<sup>1</sup>The benefit payment percentages and charges shown may no longer be valid and may be changed at any time at the discretion of Lincoln Benefit Life Company.

<sup>2</sup>Distributions 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 59 1/2, may be subject to an additional 10% tax penalty.

Saver's Index® Annuity Plus and Saver's Index® Annuity Premier are single premium deferred annuities. Both are issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Saver's Index® Annuity Plus is available in most states with contract series AP0530. Saver's Index® Annuity Premier is available in most states with contract series AP0540. These products are accompanied by the Lifetime Income Rider form AR0622 and Enhanced Lifetime Income Rider form AR0623. Rider issuance is subject to state availability. Limitations apply. See endorsement for specific details, terms and conditions.

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■ 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

