

Legacy Secure SL Repricing

Effective January 23, 2012, we are introducing targeted price increases on Legacy Secure SL. This product remains well positioned in the industry as one of the best overall values in terms of premiums, cash values and guaranteed liquidity¹.

An overview of the Legacy Secure SL Pricing

- We continue to remain one of the best in industry for level-pay scenarios, especially at younger ages with a longer time horizon, and for guarantees to age 100.
- For level-pay scenarios, there will be no price increases under age 55.
- For level-pay scenarios, increases will generally be less than 2% for issue ages 55 to 70 and 2-5% for issue ages 70+. For level pay scenarios, there will be no price increases under age 55.
- For sales using up-front funding, the increase will range from 5-12% depending on the amount of dump in and the age.

Transition Rules

Legacy Secure SL applications dated on or before January 22, 2012 and received in the home office by February 3, 2012, with all underwriting requirements received in the home office no later than March 23, 2012, will receive the old rates. The new rates will be used for any applications dated on or after January 23, 2012 and any applications received on or after February 4, 2012 (regardless of the signed date).

Illustration Software

Information regarding availability of the illustration software will be communicated in January.

If you have any questions regarding these changes, please contact your marketing organization or call the home office at 888-525-7355.

There's still time to lock-in current rates, call us today!

More Customers will Benefit from the Improved Liquidity Guarantee Rider

A solid exit strategy—one that allows policyholders to reclaim a large portion of their premium payments—can help put your customers' minds at ease about purchasing life insurance. You can offer this reassurance through the Liquidity Guarantee Rider¹, available only through LBL. This no-cost rider provides a favorable way out of a policy, regardless of the reason for cancelling coverage.

The Improved Liquidity Guarantee Rider¹

The value that our original Liquidity Guarantee Rider offers customers has set Lincoln Benefit Life apart in the marketplace since the feature was introduced in 2007. Effective January 23, 2012, we will be making significant enhancements to our current Liquidity Guarantee Rider. These changes will make the benefit available to more customers and also allow the benefits to be taken earlier.

What has improved:

- The Liquidity Guarantee feature is now available on both Legacy Secure II and Legacy Choice II.
- Almost all age and rate class exclusions have been eliminated.
- Partial benefits can now be taken anytime after the 7th policy anniversary.
- Partial benefits can now be taken even if the policy is not fully-funded up to the lifetime guarantee level.

What has stayed the same:

- If the customer fully-funds a policy at the lifetime guarantee level, full benefits will be paid if the policy is surrendered anytime after the 19th policy anniversary—exactly like it works today.

How the Liquidity Feature Works

The customer purchases a qualifying Legacy Secure II or Legacy Choice II policy. If the customer chooses to surrender the policy on or after the 7th anniversary we'll guarantee that the customer walks away with no less than a guaranteed percentage of their total premiums paid – regardless of how the cash value in the policy performs. The refund percentage will increase each year through year 20. Beginning in year 20, customers are eligible to receive their maximum refund percentage, which could be up to 100% in some cases, or half of their death benefit, whichever is less.

To take advantage of its full benefits, customers should purchase a policy with a lifetime guarantee period and continue to make their required premium payments on time.

State Approvals

The new Liquidity Guarantee Rider on Legacy Secure II and Legacy Choice II has been approved in all states except Colorado, Connecticut, Florida, Guam, Kansas, Minnesota, Missouri, Nevada, Vermont, Virginia and Wyoming. We will continue to notify you as additional states are approved.

States that have not approved the new Liquidity Guarantee Rider will continue to sell the current version of the rider on Legacy Secure II only

Transition Rules

Applications must be signed on or after January 23, 2012 in order to receive the new rider. Legacy Secure II applications dated on or before January 22, 2012 will receive the old rider and Legacy Choice II applications dated on or before January 22, 2012 will be issued without the rider.

A new application will be required if the application is signed on or before January 22, 2012 and any of the following occur:

- Is received in the home office after February 3, 2012.
- The customer requests the new rider.

Marketing Support

Revised marketing materials for states that have approved the new rider are available on lblsales.com and can be ordered through your normal supply channels. The current materials will remain available for use in states that have not approved the new rider.

Illustration software including the new Liquidity Guarantee Rider will be available for download beginning January 21, 2012.

For more information, please contact your marketing organization or call the home office at 888-525-7355.