

October 15, 2010  
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## First-Year Premium Limits on Legacy Series

Beginning November 13, 2010, the first-year premium for Legacy Choice UL<sup>SM</sup>, Legacy Secure UL<sup>®</sup>, and Legacy Secure SL<sup>®</sup> will be limited to a maximum of six times the target premium.

In order to support the guaranteed benefits offered by the Legacy Series, we invest the premiums primarily in corporate bonds. Today, yields on corporate bonds are at historic lows, with most offering yields that are 1-2% below other assets in our life portfolio. In a typical sale, we receive premiums over time; and if the investment environment improves, we have an opportunity to invest future premiums in an environment more favorable than today's. For single-pay sales and those with large excess funding, we invest all of the premiums in today's historically-low rate environment.

Placing a temporary limit on first-year premiums helps accomplish two goals:

- It allows us to continue to offer the Legacy Series for policies where premiums will be paid over time; and
- It protects existing UL policyholders from overexposure to the low current yields, which could lead to lower yields on our overall asset portfolio and ultimately to lower crediting rates on their policies.

We will continue to reassess these temporary limits as we see improvements in the interest rate environment.

### Our Commitment to You

At Lincoln Benefit Life, we are committed to the secondary guarantee universal life marketplace and providing you with products that offer your customers a total value. The Legacy Series continues to provide customers with guaranteed death benefits, meaningful cash values and unique liquidity features. Go to [accessallstate.com/life](http://accessallstate.com/life) for more information about the Legacy Series.

### Transition Rules

In order for the policy to be issued under the old limits:

- The application must be signed on or before November 12, 2010, and received in the home office by November 26, 2010;
- All underwriting requirements must be received in the home office by January 7, 2011; and
- If the policy is approved other than applied for, we must receive written acceptance of the underwriting offer by January 19, 2011.

Illustration software reflecting the new first-year premium limits can be downloaded from [accessallstate.com](http://accessallstate.com) beginning November 13, 2010. Please contact the home office to receive revised illustrations for any applications submitted prior to November 13th.

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- 888.525.7355

• [blsales@allstate.com](mailto:blsales@allstate.com)

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

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

Liquidity features are not available at all issue ages and for all classes. Benefits are subject to terms, conditions and restrictions.

Legacy Secure UL (UL0610 series) and Legacy Choice UL (UL0620 series) are flexible premium universal life insurance policies and Legacy Secure SL (UL0760 series) is a flexible premium survivorship life policy. All are issued by Lincoln Benefit Life Company, Home Office: Lincoln, NE. Lincoln Benefit Life Company is a wholly owned subsidiary of Allstate Life Insurance Company, Home Office: Northbrook, IL.

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