

Liquidity Guarantee Rider¹

An Exit Strategy Customers Can Count On

In this day and age, many consumers have become hesitant about signing on the dotted line and truly committing to something—especially since their lives can be completely rearranged at any moment.

A solid exit strategy—one that allows policyholders to reclaim a large portion of their premium payments—can help put customers' minds at ease about purchasing life insurance. How can you offer such a significant benefit? The Liquidity Guarantee Rider.¹ This no-cost rider provides a favorable way out of a policy, regardless of the reason for cancelling coverage.

How It Works

The process is very simple:

1. When a customer purchases a qualifying policy, the Liquidity Guarantee Rider is automatically included at no cost.
2. The refund percentage schedule is determined by issue age, class, amount and timing of premium payments, and face amount. The refund is available after the 7th policy anniversary and the refund percentage increases each year through year 20. Beginning in year 20, the refund percentage could be as much as 100%.
3. To remain eligible for the full benefits, the customer makes all planned premium payments on time. If the premiums required to receive the full refund amount have not been paid, the customer may still be eligible to receive a portion of the benefits.
4. At any time after the 7th anniversary, the customer can decide the policy is no longer needed and to exercise the benefits under the rider.
5. The customer then surrenders the policy.
6. Once the coverage is cancelled, a percentage of the total premium payments (or half the death benefit, whichever is less) is refunded. If the surrender value is greater than the refund amount, the customer would receive that amount instead.

The Liquidity Guarantee Rider is only available with Legacy SecureSM II and Legacy ChoiceSM II from Lincoln Benefit Life. To learn more about what these products can do for customers, visit lblsales.com today.

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¹ The Liquidity Guarantee Rider is not available with flat extras or ratings over Table 4. Percentage of premium available varies by issue age, class, face amount, policy year, and by the amount and timing of premium payments. The amount is capped at 50% of the policy face amount and is reduced by withdrawals, policy debt, and charges incurred for other riders on the policy. Receipt of benefits and benefit amounts are subject to the terms of the policy.

Loans or partial withdrawals can reduce the policy's cash value and death benefit, can increase the possibility of policy lapse, and may result in a tax liability. Consult a tax advisor for additional information on the tax treatment of loans or withdrawals from a life insurance policy.

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

Neither Lincoln Benefit Life nor its agents and representatives can give legal or tax advice.

Legacy SecureSM II and Legacy ChoiceSM II are flexible premium universal life insurance policies issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Legacy SecureSM II is available in most states with contract series UL1010 and rider series UL1011, UL0612-1, UL0619, UL0416, UL0615, UL0614, and UL0613. Legacy ChoiceSM II is available in most states with contract series UL1020 and rider series UL1021, UL0612-1, UL0619, UL0416, UL0615, UL0614, and UL0613.

Allstate Life Insurance Company is not responsible, as parent, for the contractual or financial obligations of Lincoln Benefit Life Company.

Not FDIC, NCUA/ NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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