

by Business-Wire

Legacy Secure SL Provides No-Cost Riders to Meet a Customer's Changing Needs

NORTHBROOK, Ill. - (BUSINESS WIRE) - April 24, 2006 - Lincoln Benefit Life Company, an Allstate company, has introduced a new Legacy Secure Survivorship Life (SL) insurance product. The product insures two people, normally a husband and wife, and may help beneficiaries cover potential estate taxes and estate settlement costs. It pays a death benefit after the second insured person dies, when estate taxes are typically due.

The product provides estate heirs with the liquidity they may need to meet potential estate tax requirements, so they may not need to draw from estate assets, sell the family business, or attempt to use their own cash reserves.

"Legacy Secure SL was designed to be flexible enough to respond to life's changing needs, yet competitive enough to provide affordable, solid guarantees," said Kevin Slawin, president, Distribution, Allstate Life Insurance Company. "The product includes riders at no additional cost to the customer that guarantee death benefits and provide options should tax laws change."

One example, the estate liquidity rider (UL0522)(1), provides two windows when customers can receive a partial or full return of premium or have their surrender charges waived. This feature gives customers the ability to manage changes in their personal situation or in estate tax laws.

"Another no-additional cost rider that may be available is the policy split exchange option(2)," Slawin said. "This rider allows customers to split the policy upon divorce or estate tax law change."

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

Legacy Secure SL is issued by Lincoln Benefit Life Company, Lincoln, Neb., a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, Ill. Legacy Secure SL is available in most states with contract series UL0520. Riders and waivers may not be available in all states.

The new Legacy Secure Survivorship Life (SL) insurance product is offered via Allstate agents and financial representatives appointed to sell Lincoln Benefit Life Company products. Allstate agents and independent financial representatives may obtain more information and a prospectus by registering and logging onto [www.accessallstate.com](http://www.accessallstate.com).

For more than 65 years, Lincoln Benefit Life Company has been an innovator in bringing insurance and annuity products to policyholders nationwide. Lincoln Benefit Life was acquired in 1984 by Allstate Life Insurance Company specifically for its ability to develop competitively priced insurance and annuity products for distribution through independent agents. By the end of 2005, the company had \$250 billion of life insurance in force. And its financial strength and ability to meet its obligations to policyholders are reflected in the high rankings it has received by independent statistical rating agencies. Lincoln Benefit Life prides itself on its ability to provide exceptional products and service to its customers.

Lincoln Benefit Life Company is a proud member of the Insurance Marketplace Standards Association - IMSA. Membership signifies commitment to honesty and fairness in the sales and service of individually sold life insurance and annuity products.

Now celebrating the 75th anniversary of the founding of Allstate Insurance Company, The Allstate Corporation (NYSE:ALL - News) is the nation's largest publicly held personal lines insurer. Widely known through the "You're In Good Hands With Allstate®" slogan, Allstate helps individuals in approximately 17 million households protect what they have today and better prepare for tomorrow through approximately 14,100 exclusive agencies and financial professionals in the U.S. and Canada. Customers can access Allstate products and services such as auto insurance and homeowners insurance through Allstate agencies, or in select states at [allstate.com](http://allstate.com) and 1-800 Allstate®. Encompass(SM) and Deerbrook® Insurance brand property and casualty products are sold exclusively through independent agents. The Allstate Financial Group provides life insurance, supplemental accident and health insurance, annuity, banking and retirement products designed for individual, institutional and worksite customers that are distributed through Allstate agencies, independent agencies, financial institutions and broker-dealers.

(1) Estate Liquidity Rider (UL0522) is attached at no cost to all Legacy Secure SL policies in which the youngest insured is age 75 or younger.

(2) Policy Split Exchange. Rider is not available if one of the insureds is rated uninsurable.  
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Source: Allstate

*New Legacy Secure Survivorship Life Insurance from Lincoln Benefit Life Company Enhances Estate Planning Process by Business-Wire*