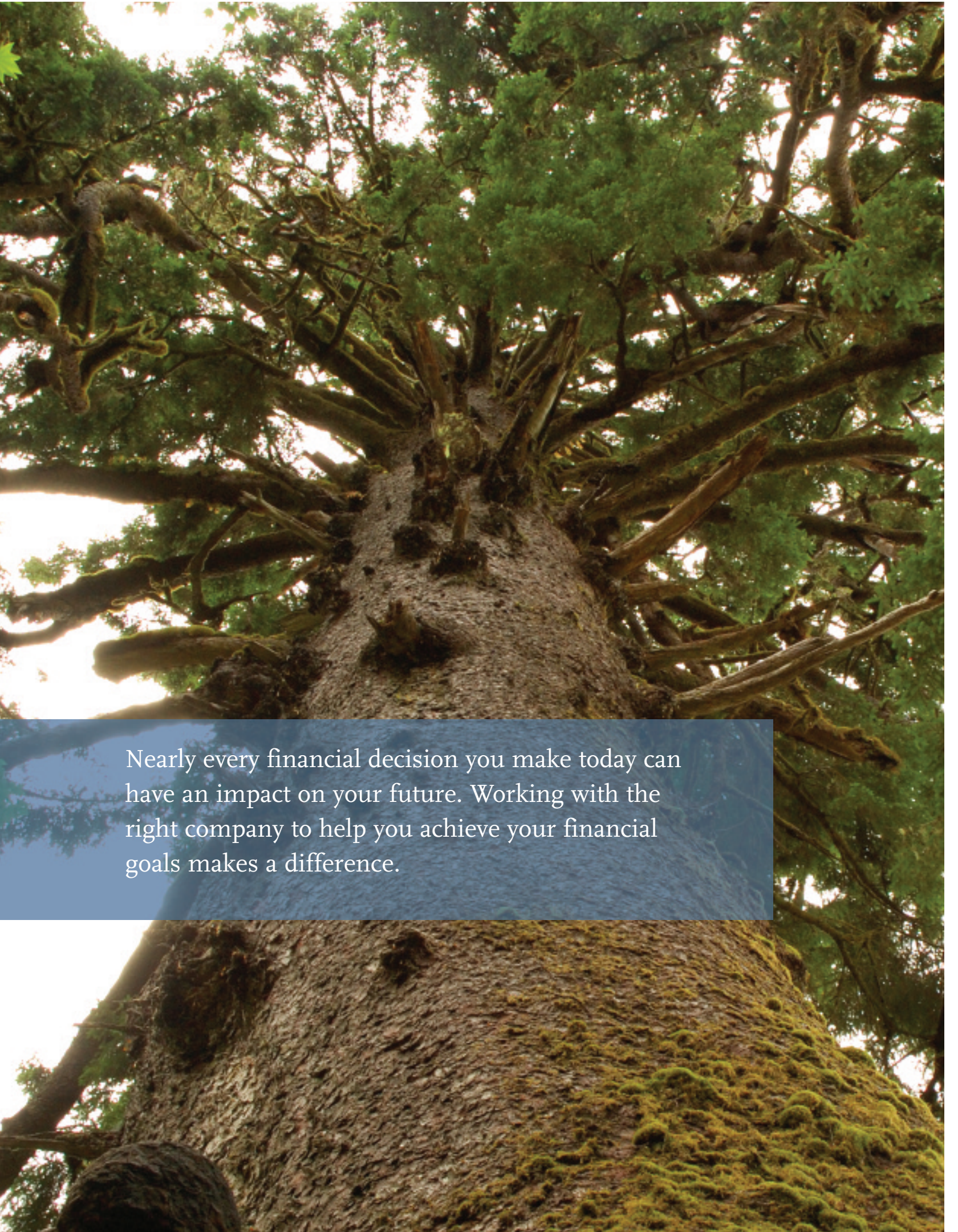




SOLUTIONS THAT WORK.
STRENGTH THAT COUNTS.



LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY



Nearly every financial decision you make today can have an impact on your future. Working with the right company to help you achieve your financial goals makes a difference.

Ask yourself this:

Can I count on the company I choose today to be there for me tomorrow?

The answer to that question is increasingly important as you consider your long-term financial security.

A focus on security

Lincoln Benefit Life Company (Lincoln Benefit Life) and its parent company, Allstate Life Insurance Company (Allstate Life) are subsidiaries of the Allstate Corporation, a Fortune 100 company. Our companies have established a reputation of reliability for millions of individuals, families and businesses across America over a combined 120-year period.

As has been the case throughout our history, and across different economic environments, our companies stand ready to serve you. We combine customer-centered solutions and competitively priced products with dedicated, personalized service. Our representatives work closely with you to help you meet your desired goals and to determine the most effective strategies for your life.

Lincoln Benefit Life and Allstate Life emphasize the importance of managing assets in an appropriate, conservative manner. We recognize that effectively managing risk in our investment portfolio today helps to improve the likelihood that every future obligation to policyholders will be met. This is the cornerstone of our promise to always be there when you need us.

Consider the advantages of working with two of the most trusted names in the business, companies that take seriously their ultimate obligations to you. Lincoln Benefit Life and Allstate Life are companies you can rely on for the long run.

Strength you can rely on

One important way that you benefit from the relationship between our two companies is that Allstate Life actually reinsures¹ Lincoln Benefit Life. This reinsurance agreement brings together the financial strength of both companies, which allows Lincoln Benefit Life to offer the highest limits of protection – and reassurance – to you.

Allstate Life, as Lincoln Benefit Life's parent company and reinsurer, provides security through its financial resources.

Allstate Life Insurance Company Financial Summary

in millions as of December 31, 2008

Premium Income	\$4,768.2
Capital & Surplus	\$3,248.9
Statutory Investment Reserve ³	\$198.4
Total Surplus & Statutory Investment Reserve	\$3,447.3
Surplus & Statutory Investment Reserve/Statutory Liabilities ²	6.84%

Summary does not represent Lincoln Benefit Life's financial position as a separate company.

A long track record of success

Since its founding in Lincoln, Nebraska in 1938, Lincoln Benefit Life Company (Lincoln Benefit Life) has helped families across the nation obtain affordable insurance protection and meet other critical financial needs. Through product innovation and a focus on providing customer solutions, Lincoln Benefit Life has grown dramatically. Today, as of December 31, 2008, the company has \$344.3 billion of life insurance in force and is represented by more than 100,000 licensed independent agents across the nation. Lincoln Benefit Life was acquired by Allstate Life in 1984, enhancing the firm's position as a reliable provider in the life insurance industry.

¹Lincoln Benefit Life reinsures substantially all net retained business with Allstate Life. While this does provide Lincoln Benefit Life with financial backing from Allstate Life, the reinsurance agreement does not create any direct contractual relationship between Allstate Life and individual Lincoln Benefit Life policyholders.

²Total excluding separate accounts

³Asset Valuation Reserve

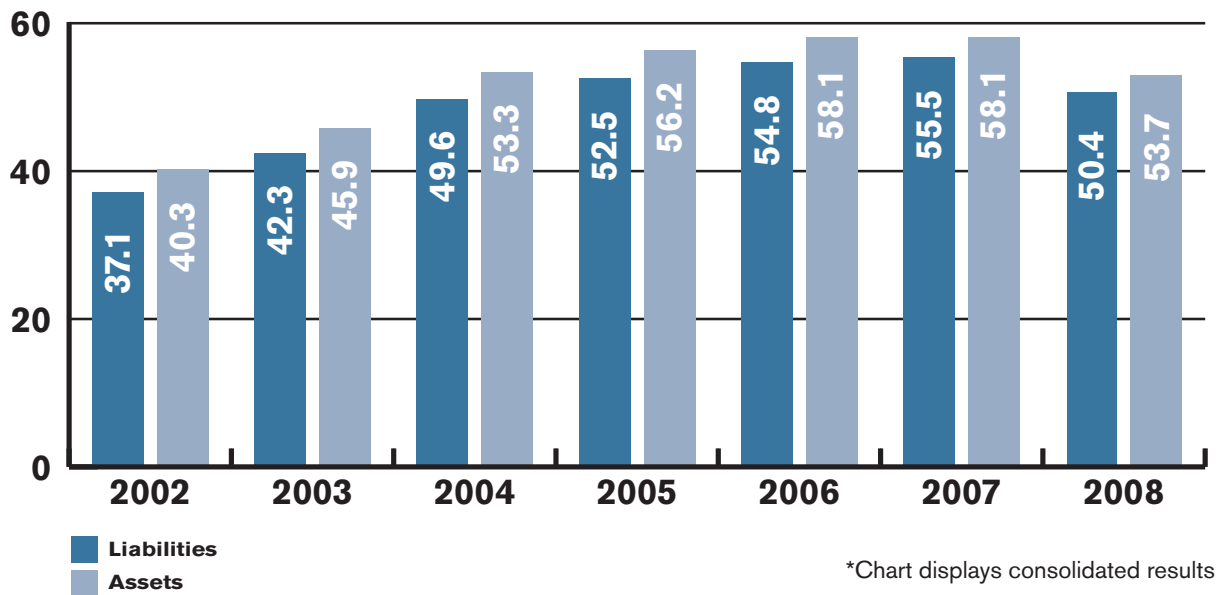
A strong financial position

A key measure of a company's strength is the relationship between its assets and liabilities. Our track record shows that we consistently maintain adequate capital to satisfy all clients and obligations.

With your financial future at stake, it is important to have confidence that the company you choose will be there when you need it most.

Allstate Life Insurance Company* Assets and Liabilities

\$ in billions⁴



⁴Based on Allstate Life Insurance Company statutory financial statement, excluding separate accounts as of December 31, 2008.

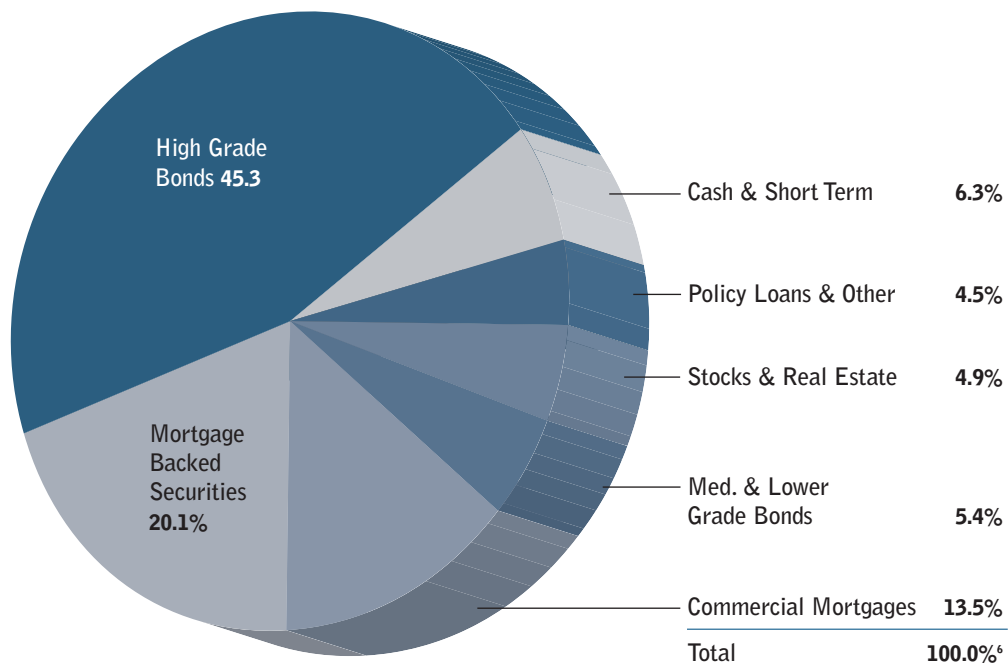
A well-diversified approach

The size of a company is only one measure of its long-term stability. Time and again, we’ve been reminded that size does not always measure strength or a company’s ability to endure over time. Prudent asset management is just as critical in measuring the level of security a company offers.

Allstate’s portfolio is well diversified and conservatively managed to help protect against the impact of negative market or economic developments. The primary objective of our investment policy is to meet all obligations to our policyholders and maintain a position of financial strength⁵

Our strategy is to minimize risk by investing in a diversified portfolio that emphasizes high quality investments.

**Allstate Life Insurance Company,
Invested Assets by Type as of 12/31/08**



⁵Guarantees based on the claims-paying ability of the issuing insurer.

⁶Based on Allstate Life Insurance Company statutory financial statement, excluding separate accounts as of December 31, 2008.

A record of excellence

Our claims of financial strength and security are backed by independent rating agencies that rank our companies (and others in the insurance industry) on:

- Profitability
- Adequacy of capital liquidity
- Company management
- Investment risk

A.M. Best A+ Superior – Allstate Life A+(r) Superior – Lincoln Benefit Life	Standard & Poor's AA- ⁷ Very Strong	Moody's A1 ⁷ Good
<ul style="list-style-type: none"> • 2nd highest of 13 company ratings⁵ Ratings range from A++ (superior) to D (poor) • A.M. Best's rating measures insurer financial strength • The A+(r) rating indicates that Lincoln Benefit Life automatically reinsures all net new business with Allstate Life Insurance Company 	<ul style="list-style-type: none"> • 4th highest of 20 ratings • Ratings range from AAA (extremely strong) to CC (currently highly vulnerable) • S&P's rating is for insurer financial strength⁶ 	<ul style="list-style-type: none"> • 5th highest of Moody's 21 company ratings • Ratings range from Aaa (exceptional) to C (extremely poor) • Moody's rating is for insurer financial strength⁶

The financial ratings discussed are related only to the fixed guarantees within Allstate Life and Lincoln Benefit Life products. Investments in mutual funds or variable subaccounts are not guaranteed and are subject to market risks, including possible loss of principal.

Substantially all of Lincoln Benefit Life Company's contract-related assets are transferred under reinsurance agreements to Allstate Life, and such assets are owned and managed by Allstate Life. Allstate Life's commitments under the reinsurance agreements support our general account obligations but provide no direct contractual relationship between you and Allstate Life.

Ratings are as of (February 2009) and are subject to change without notice.

⁷The rating from Standard & Poor's and Moody's reflect the relationship of Lincoln Benefit Life Company to its parent company, Allstate Life Insurance Company.

This level of recognition by independent ratings agencies is further evidence that Allstate Life and Lincoln Benefit Life are well positioned to meet your needs for the long run. Our careful and prudent management approach is reflected in our ratings.

A tradition continues – We're there when you need us

Lincoln Benefit Life and Allstate Life combine the best of a long tradition, vast experience and innovative approaches to serve the financial needs of individuals, families and businesses. For decades, we have proven to be a reliable partner. We maintain our consistent record of superior service and reliability. Our professionals are knowledgeable and can recommend solutions designed to help you achieve your lifelong dreams.

We never forget that everything we do is centered on one important purpose – helping make your financial future more secure.

Is your financial security in Good HandsSM?



LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

800-525-9287

■ 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

Allstate Life Insurance Company and Lincoln Benefit Life Company are members of IMSA (Insurance Marketplace Standards Association). IMSA is an independent, nonprofit organization based in Chevy Chase, Maryland, that promotes high ethical standards in the sale of individual life insurance, long-term care insurance and annuity products.

Guarantees are based on the claims-paying ability of the issuing insurance company.

This information is provided for general consumer educational purposes by Lincoln Benefit Life Company, and is not intended to provide legal, tax or investment advice.

Lincoln Benefit Life Company, Home Office: Lincoln, NE
Allstate Life Insurance Company, Home Office: Northbrook, IL

Date of first issue 03/09.