

Portfolio Rates Changing for First Quarter 2010

Portfolio rates for the following universal life products will decrease effective January 1, 2010. The Eclipse password update is available and can be downloaded from within your Eclipse software or from accessallstate.com.

Product	Rate Effective January 1, 2010
Estate Executor	4.00
Generation Linc - UL	4.75
Legacy Choice 2004	4.10
Legacy Choice 2007	4.10
Legacy Secure 2004	4.60
Legacy Secure 2007	4.60
Legacy Secure SL 2006	4.00
Legacy Secure SL 2008	4.00
Legacy Premier SL	4.60
Legacy Premier	4.60
Savers Index Universal Life - Fixed Acct	4.60
Ultra 100 Plus	4.60
Ultra 2000	4.60
Ultra 2000 Plus	4.10
Ultra Plus	4.60
Ultra Plus 2007	4.60
Ultra Index - Fixed Account	5.10
Achiever Elite	3.50
Golden Achiever	4.10

For more information, please contact your marketing organization or call LBL Distribution Support at 888-525-7355.

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Fixed universal life insurance policies issued by Lincoln Benefit Life Company, Home Office: Lincoln, NE.

LINCOLN BENEFIT LIFE
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Annuities - Fixed

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SureHorizonSM II

Guarantee Period	Base Rate ¹		Non-Election of ROP 1st-Year Bonus ²	Total 1st-Year Rate ^{1,2} with Non-Election of ROP 1st-Year Bonus		Change from Previous Week	Effective Date
	<\$100,000	>\$100,000		<\$100,000	>\$100,000		
1-Year	1.30	1.55	1.00	2.30	2.55	0.00	Rates shown are effective Nov. 23, 2009 – Jan. 10, 2010
3-Year	1.30	1.55	1.00	2.30	2.55	0.00	
6-Year	1.50	1.75	1.00	2.50	2.75	0.00	

The minimum guarantee rate for SureHorizon II is 1.05% in all states effective 01/04/10.

¹Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.

²ROP is available on SureHorizon II. If elected, the contract will not receive the non-election of ROP bonus. The 1% first year bonus applicable for non-election of ROP applies only to payments received in the first two contract years.

SureHorizonSM II (contract series AP0500) is a flexible premium deferred annuity issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company. Product may not be available in all states.

Tactician[®] Plus

Guarantee Period	Interest Rate	Change from Previous Week	Effective Date
5-Year	1.80	0.00	Rates shown are effective Dec. 7, 2009 – Jan. 10, 2010
6-Year	2.30	0.00	
7-Year	2.40	0.00	
8-Year	2.60	0.00	
9-Year	3.10	0.00	
10-Year	3.00	0.00	

The minimum guarantee rate for Tactician Plus is 1.05% effective 01/04/10. In Oregon, the minimum guarantee rate is 2.00% for 10 years and 3.00% thereafter. In Washington, the minimum guarantee rate is 3.00%.

Tactician[®] Plus (contract series AP9800) is a flexible premium deferred annuity with a market value adjustment issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company. Product may not be available in all states. Rate is subject to change at any time.

Additions to Texas contracts issued before 1/1/04 receive 10 basis points less.

Allstate[®] Treasury-Linked Annuity

		Change from Previous Week	Effective Date
Base Rate	1.30	0.00	Rates shown are effective Dec. 14, 2009 – Jan. 10, 2010
Participation Rate	50%	0.00	

The minimum guarantee rate, effective 12/14/09, is 1.30% in all states where available.

Allstate[®] Treasury-Linked Annuity (contract series AP0200) is a flexible premium deferred annuity issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company. Product may not be available in all states. Base rate and participation rate are subject to change at any time.

IncomeReady SPIA Sample Rates

5-Year Period Certain	\$1,672.66	Note: Payment amounts are effective from Dec. 7, 2009 - Jan. 10, 2010 and are subject to change at any time. Benefits are for \$100,000 in premium (non-premium tax state).
10-Year Period Certain	\$937.62	
Life Only - Male Age 65	\$616.31	
Life & 10-Year Certain - Male Age 65	\$586.46	
Life & 20-Year Certain - Male Age 65	\$523.24	

IncomeReady SPIA (contract series AP0812) is a single premium immediate annuity issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company. Product may not be available in all states.

Not FDIC, NCUA/NCUSIF insured – Not a deposit – No bank or credit union guarantee – Not insured by any federal government agency

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Annuities - Indexed

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	Saver's Index® Annuity			Saver's Index® Annuity III			Saver's Index® Annuity Plus				Saver's Index® Annuity Premier		
SIA Series Effective Date	Cap ⁴	Cap for Deposits > \$100,000	Cost of ROP ⁵	Cap ⁴	Cap for Deposits > \$100,000	Cost of ROP ⁵	Cap	Cap for Deposits > \$100,000	Minimum Cap on Renewal	Cost of ROP ⁵	Cap	Cap for Deposits > \$100,000	Minimum Cap on Renewal
Caps and Rates shown are effective Jan. 4, 2010 – Jan. 10, 2010													
Crediting Options													
1-Year Annual Reset ⁶							5.00	5.50	1.50	1.25	5.00	5.50	1.50
1-Year Low Watermark ⁶							4.65	5.15	1.50	1.25	4.80	5.30	1.50
1-Year Monthly Average ⁶							4.25	5.25	1.50	1.75	4.75	5.75	1.50
Monthly Cap ⁶							1.70	1.80	1.00	0.40	1.80	1.90	1.00
Option 1 (60% Participation) ⁶	5.50	6.00	1.25	5.50	6.00	1.25							
Option 2 (100% Participation) ⁶	5.00	5.50	1.25	5.00	5.50	1.25							
Fixed Account													
Annual Interest Rate ⁶									1.25				1.25
Minimum Guaranteed Rate		N/A			N/A				1.00				1.00
Cost of ROP									0.15				N/A
Minimum Guaranteed Value		3% on 90% of premium ⁷			3% on 90% of premium ⁷			100% of Purchase Payment at 1.25% less withdrawal charges ⁷				100% of Purchase Payment at 1.25% less withdrawal charges ⁷	
Credit Enhancement ⁸		N/A			N/A			N/A				3% of Purchase Payment	

⁴The Cap is increased by 0.50% for purchase payments made to contracts written on or after May 16, 2005 having contract values of \$100,000 or more in approved states.

⁵ROP is available on the Saver's Index® Annuity, Saver's Index® Annuity III and Saver's Index® Annuity Plus. If elected, the interest rate for the fixed account (if applicable) and Cap on the indexed account is reduced by the cost of ROP displayed above for the first term on SIA, and during the withdrawal charge period on SIA III and SIA Plus.

⁶These rates, caps and bonuses are for the first year only and are subject to change in subsequent years.

⁷Minimum guaranteed value assumes no withdrawals are taken from the contract. Minimum guaranteed value rate for Saver's Index Annuity Plus and Premier applies for all years. Minimum guaranteed value rates may differ by state.

⁸Credit enhancement is considered to be gain for tax purposes.

Participation rate for Saver's Index® Annuity Plus and Saver's Index® Annuity Premier is 100%.

Saver's Index® Annuity (contract series AP9412), Saver's Index® Annuity Plus (contract series AP0530) and Saver's Index® Annuity Premier (contract series AP0540) are single premium deferred annuities; Saver's Index® Annuity III (contract series AP9750) is a flexible premium deferred annuity. All are issued by Lincoln Benefit Life Company, Lincoln, Nebraska, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, Illinois. Guarantees are based on the claims paying ability of Lincoln Benefit Life Company. Products may not be available in all states.

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