

**LINCOLN BENEFIT LIFE**  
C O M P A N Y  
*A Member of Allstate Financial Group*

**(A+, AA)****Raspberry Agency, Ltd.**

*Linda Youngblood, Annuity Brokerage Consultant*  
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**Issue Ages** 0-90 Owner/Annuitant

5/17/10

**Current Rates**1<sup>st</sup> Yr

1.05%

Yrs 2-5

1.05% Min. Guarantee

**Minimum Premium**

Flexible \$5,000 NQ and \$3,000 Q

**Surrender Charge (%)**

5 Year (9,8,8,7,6)

**MVA**

No

**Free Withdrawals**10% Immediately. There is a 45 day window at the end of the 5<sup>th</sup> year in order to move all funds penalty free.**Death Benefit**

Accumulation Value

**Waivers**

Nursing Home (60 Day Confinement); Activities of Daily Living; Terminal Illness; Unemployment

**Rate Hold**

Lincoln Benefit will hold rates for 45 days from the date the application is signed.

**October 1, 2009 participation rate moves to 50%**