

# Sales Ideas

Saver's Index® Annuity Plus and Premier

## Which Index Crediting Option is Right For Your Customer?

Saver's Index Annuity Plus (SIA Plus) and Saver's Index Annuity Premier (SIA Premier) offer a choice of 4 crediting strategies and a fixed account. These crediting strategies offer flexibility for changing market conditions that affect the index.

**Annual Reset with Point-to-Point** measures the Index increase from the S&P 500 value at the beginning of the contract year to the S&P 500 value at the end of the contract year. The Index increase is subject to a participation rate and cap. Interest is credited annually and a new starting index point for the coming year is established.

**Annual Reset with Point-to-Point with the Low-Watermark Option** has the same advantages of the Annual Reset with Point-to-Point crediting strategy; however, the Low Watermark Option helps customers

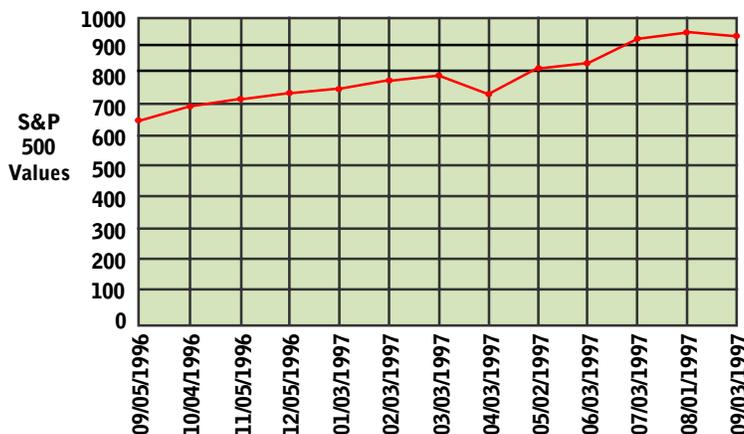
overcome some concerns of the S&P 500 dropping shortly after the contract is issued.

**Annual Reset with Monthly Averaging** measures the Index increase from the S&P 500 value at the beginning of the contract year to the average of the S&P 500 values at the end of each contract month of the contract year. The Index increase is subject to a participation rate and cap. Interest is credited annually and a new starting index point for the coming year is established.

**Monthly Cap** sums capped monthly percentage changes to determine the annual indexed interest. Monthly declines in the S&P 500 can offset any capped gains within a contract year. Percentage changes are subject to a monthly cap. Although monthly increases do not have a floor, the sum of the capped monthly gains and monthly losses is subject to an annual floor of 0%.

Keep in mind that there is no "best" crediting strategy. The performance of the crediting strategy depends on the economic environment. Consider the following scenarios, which show how SIA Plus and SIA Premier might have performed with different movements in the S&P.

### STEADILY INCREASING INDEX



### First-year returns for a hypothetical contract issued on September 5, 1996

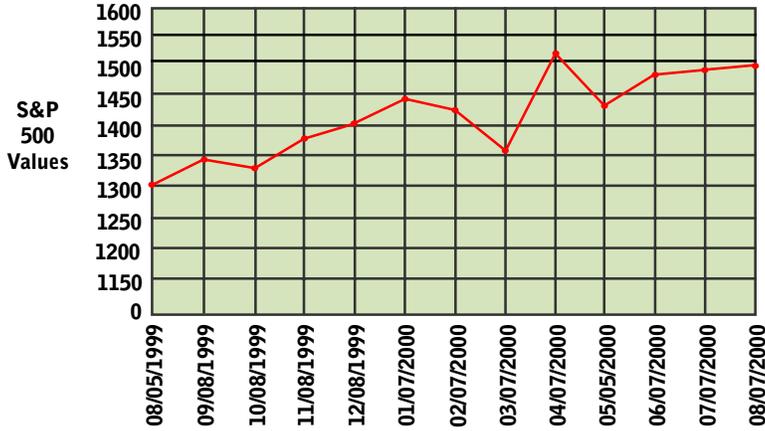
Annual Reset with Point-to-Point <sup>1</sup>	9.00%
Annual Reset with Point-to-Point with Low-Watermark Option <sup>2</sup>	8.50%
Annual Reset with Monthly Averaging <sup>3</sup>	12.00%
Monthly Cap <sup>4</sup>	<b>16.69%</b>

This chart is for illustrative purposes only. Past performance is not a guarantee of future results.

The Monthly Cap strategy allows for the greatest potential return if the S&P 500 market index has consistent increases throughout the year.

LINCOLN BENEFIT LIFE  
AN ALLSTATE COMPANY

**VOLATILE MARKET**



**First-year returns for a hypothetical contract issued on August 5, 1999**

Annual Reset with Point-to-Point <sup>1</sup>	9.00%
Annual Reset with Point-to-Point with Low-Watermark Option <sup>2</sup>	8.50%
Annual Reset with Monthly Averaging <sup>3</sup>	<b>9.34%</b>
Monthly Cap <sup>4</sup>	0.44%

This chart is for illustrative purposes only. Past performance is not a guarantee of future results.

If the S&P 500 market index is volatile during the year, the Annual Reset with Monthly Averaging will tend to outperform the Annual Reset with Point-to-Point.

**MID-YEAR DECREASE**



**First-year returns for a hypothetical contract issued on June 5, 1990**

Annual Reset with Point-to-Point <sup>1</sup>	5.76%
Annual Reset with Point-to-Point with Low-Watermark Option <sup>2</sup>	<b>8.50%</b>
Annual Reset with Monthly Averaging <sup>3</sup>	0.00%
Monthly Cap <sup>4</sup>	0.00%

This chart is for illustrative purposes only. Past performance is not a guarantee of future results.

The Low Watermark Option helps customers overcome some concerns of the S&P 500 dropping shortly after the contract is issued. This option locks in the lowest daily close of the S&P 500 value within the first 90 days of issue as the beginning of the first contract year's S&P 500 value.

As you can see, based on the Crediting Option selected and the movement of the S&P 500 throughout the contract year, the results could be very different. Because there is no predictable method of determining how an Index Crediting Option may perform in any given contract year or over the life of the contract, SIA Plus and SIA Premier offer the option of allocating funds between any or all of the options available, with the option to transfer funds between crediting options on each contract anniversary without incurring a withdrawal charge, helping you tailor a plan that is specific to your customer's needs.

<sup>1</sup>The Annual Reset with Point-to-Point Option assumes a 100% participation rate and an 8% cap. <sup>2</sup>The Annual Reset with Point-to-Point with the Low-Watermark Option assumes a 100% participation rate, an 8% cap and a 0.50% Cap Reduction for the Low-Watermark Option. <sup>3</sup>The Annual Reset with Monthly Averaging Option assumes a 12% cap. <sup>4</sup>The Monthly Cap Option assumes a 3% cap.

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