

# TACTICIAN<sup>®</sup> PLUS

## FLEXIBLE PREMIUM DEFERRED ANNUITY

RATES EFFECTIVE<sup>1</sup>

Tax-deferred savings!



Withdrawals up to 10% of the account value each year without penalty!<sup>2</sup>



Deposits of less than \$100,000 have a 1% lower first year rate.

For more information contact:

GUARANTEE PERIOD	1ST YEAR RATE <sup>3</sup>	YEARS 2+ BASE RATE	EFFECTIVE RATE <sup>4</sup>
5-YEAR			
6-YEAR			
7-YEAR			
8-YEAR			
9-YEAR			
10-YEAR			

<sup>1</sup>The rate shown may no longer be valid and may be changed at any time at the discretion of Lincoln Benefit Life Company. For current or guaranteed rate information, contact your agent or the home office.

<sup>2</sup>Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59 1/2, may be subject to an additional 10% tax penalty.

<sup>3</sup>For deposits less than \$100,000, deduct 1% from the first year rate. Bonus interest is an incentive to purchase and is subject to change at any time.

<sup>4</sup>Effective rate is for the term of the initial guarantee period. Assumes no withdrawals are taken during the guarantee period.

Tactician Plus is a flexible premium deferred annuity issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Tactician Plus is available in most states with contract series AP9880 and certificate series GAP9880. In Massachusetts and Oregon, Tactician Plus is a single premium deferred annuity.

Tactician Plus is a Market Value Adjusted Annuity meaning that upon withdrawal or surrender, the value may be positively or negatively affected by interest rate conditions at that time. The following withdrawal charges will apply to amounts withdrawn in excess of the free withdrawal amount during the first ten years after each payment: 8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, and 1%. Guarantees are based on the claims paying ability of Lincoln Benefit Life Company.

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
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