

LINCOLN BENEFIT LIFE COMPANY

(herein called "we" or "us")

Accelerated Payment Liquidity Rider

This rider is attached to your Contract as an additional benefit. All rider terms will have the same meaning as under the Contract. If the rights under this rider are exercised, the future Annuity Payments provided under your Contract will be modified as described below.

This rider provides the Owner, or subsequent Beneficiaries upon death of the Owner, with the ability to elect and receive a lump sum payment in exchange for the eligible Annuity Payments scheduled within the next 12 months discounted at 6%. This feature may be elected up to two times throughout the life of the contract. The first acceleration of Annuity Payments may be taken anytime after the first Contract Anniversary, and the second acceleration may be taken after 12 months of scheduled Annuity Payments resume or later.

The Owner must provide us with a written request stating:

- You have elected to exercise the Accelerated Payment Liquidity Rider,
- The number of payments, within the next 12 months, you would like to accelerate and which Schedule of Annuity Payment(s) you are accelerating,
- Your signature along with any other party who has rights to the Annuity Payments including Joint Owner(s) and irrevocable Beneficiaries, and
- Any other information required by us.

Upon receipt of a signed request acceptable to us, we will stop the scheduled Annuity Payments that are being accelerated and issue the lump sum payment to the Payee within 30 days of the request. Annuity Payments will resume with the next regularly scheduled payment following the acceleration period.

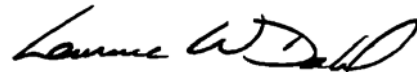
Termination of this Rider This rider will terminate with the termination of the Contract or after the second election, whichever comes first.

Except as amended in this rider, the Contract remains unchanged.

If you have any questions about this rider, please contact us at 1-800-525-9287.



Michael J. Velotta
Secretary



Lawrence W. Dahl
President