

Riders

Accelerated Payment Liquidity Rider^{5,6,7}

(AR0813 series)

Designed to allow the owner to receive up to 12 months of benefit payments in advance, providing the customer with convenient access to their money.

The accelerated payments are a discounted value of the future benefit payments. The discount rate is determined at issue. The prior 12 months of payments must have been received as scheduled in order to exercise this option. It may be exercised twice during the life of a contract and is available on all payout options.

This rider is available at no cost on Period Certain only plans. For all other plans, the cost will be banded by age and payout structure and will be a percentage of the base premium to be added to the contract. This cost will be set periodically depending on interest rate environments.

Guaranteed Annuity Payment Liquidity Rider^{5,6,7}

(AR0814 series)

This rider gives the owner access to the current value of the remaining guaranteed benefits subject to a withdrawal processing fee.

Future guaranteed benefit payments will be reduced by the same proportion as the amount taken under this rider. Life Contingent payments remain unchanged at their original value.

This rider is purchased at issue and may be exercised at any time after the first payment if payouts remain. This option cannot be exercised if an acceleration of payments through the Accelerated Payment Liquidity rider has occurred in the last 12 months. It can be exercised an unlimited number of times (while guaranteed payouts remain on the contract).

Available on the following payment options: Period Certain, Joint/Single Life with Period Certain, Joint/Single Installment Refund.

The cost of this rider will be banded by age and payout structure, and will be a percentage of the base premium to be added to the contract. This cost will be set periodically depending on interest rate environments.

5 Riders may not be available in all states. Terms and limitations may apply.

6 The federal income tax treatment of an immediate annuity that contains a liquidity feature, such as those offered with this product, is uncertain, and the IRS may determine that the taxable amount of the annuity payment and/or withdrawals received for any year are different than the amount reported by Lincoln Benefit Life. In addition, if a withdrawal is taken under one of the liquidity riders before the policy owner's attainment of age 59 1/2 (or within 5 years from the date the annuity payments started if the policy owner attained age 59 1/2 within such 5-year period), a 10% tax penalty (plus interest) may be imposed retroactively on all payments received before attainment of age 59 1/2. The policy owner should consult with his or her own tax advisor prior to exercising an option under a liquidity rider offered with this product.

7 Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

**Modified Cash Refund
Liquidity Rider^{5,6,7}**

(AR0815 series)

This feature allows the owner to receive a maximum refund of the remaining single premium. The amount available is based on the initial premium less any annuity payments or other benefits paid. All future benefits will be reduced in proportion to the amount refunded.

There is a 36 month waiting period before a cash refund can be made under this rider. This option cannot be exercised if an acceleration of payments through the Accelerated Payment Liquidity rider has occurred in the last 12 months. No cash refunds can be made after half of the initial premium is scheduled to be paid.

This is a no-cost rider that is only available with the Modified Cash Refund payout option. It is automatically attached to the contract when this payout option is selected. The customer can opt to remove this rider at any time provided no benefits have been received under the rider.

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