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# UNDERWRITING GUIDE

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■ UNIVERSAL LIFE

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■ TERM LIFE

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## Medical and Paramedical Requirements (Paper App)

Amounts refer to total currently applied for plus any existing coverage issued within the past 3 years. For single premium plans, use net amount at risk. For “second-to-die”, if both lives insurable, use 1/2 the face amount.

	AGES 18 - 35 <sup>1</sup>	AGES 36 - 40	AGES 41 - 45	AGES 46 - 50	AGES 51 - 60	AGES 61 - 69	AGES 70 & UP
<b>Through \$99,999</b>	SMAC, HOS	SMAC, HOS	SMAC, HOS	SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, EA, SMAC, HOS,
<b>\$100,000–\$199,999</b>	Lab slip vitals, SMAC, HOS	Lab slip vitals, SMAC, HOS	Lab slip vitals, SMAC,	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, EA, HOS. EKG
<b>\$200,000–\$300,000</b>	Lab slip vitals, SMAC, HOS	Lab slip vitals, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, EA, SMAC, HOS, EKG
<b>\$300,001–\$500,000</b>	Lab slip vitals, SMAC, HOS	Lab slip vitals, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, EA, SMAC, HOS, EKG
<b>\$500,001–\$750,000</b>	Lab slip vitals, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, EA, SMAC, HOS, EKG
<b>\$750,001–\$1,000,000</b>	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, EA, SMAC, HOS, EKG
<b>\$1,000,001–\$2,000,000</b>	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, EA, SMAC, HOS, EKG
<b>\$2,000,001–\$3,000,000</b>	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, EA, SMAC, HOS, EKG
<b>\$3,000,001–\$5,000,000</b>	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, EA, SMAC, HOS, EKG
<b>\$5,000,001–\$10,000,000</b>	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, Stress EKG <sup>2,3</sup> , SMAC, HOS	MD, Stress EKG <sup>2,3</sup> , EA, SMAC, HOS
<b>\$10,000,001 and up</b>	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, Stress EKG <sup>2</sup> , SMAC, HOS	MD, Stress EKG <sup>2</sup> , SMAC, HOS	MD, Stress EKG <sup>2</sup> , SMAC, HOS	MD, Stress EKG <sup>2</sup> , SMAC, HOS	MD, Stress EKG <sup>2</sup> , EA, SMAC, HOS

<sup>1</sup> **Agens 0-17:** Non-medical for amounts less than \$100,000; for amounts of \$100,000 and above, contact the Underwriting Department.

<sup>2</sup> **Consult Underwriting** before arranging a treadmill EKG on any proposed insured who has coronary artery disease or cannot walk without assistance.

<sup>3</sup> **Stress EKG** for tobacco users only. **Resting EKG** for non-tobacco users.

<b>Paramed:</b>	An exam done by an approved ( <i>APPS, ExamOne</i> ) paramedical facility
<b>EA:</b>	Peak flow and delayed word recall tests – must be scheduled through ExamOne or APPS
<b>MD exam:</b>	An exam done by an approved medical doctor
<b>Lab slip vitals:</b>	Build, blood pressure and pulse recorded by paramed examiner on lab slip
<b>SMAC:</b>	(Blood Profile): Blood drawn from the arm and sent to our lab for analysis
<b>HOS:</b>	Urine specimen collected by examiner and sent to our lab for analysis
<b>EKG:</b>	A resting, 12–lead electrocardiogram. EKG is based only on the amount applied for.
<b>Stress EKG:</b>	An electrocardiogram done while the applicant is exercising on a treadmill

All tests are valid for 180 days.

## Class Requirements

	CLASS	BUILD	BLOOD PRESSURE	CHOLESTEROL	CHOL/HDL	SERUM ALBUMIN	FAMILY HISTORY <sup>1</sup>	ALCOHOL /DRUG	TOBACCO	DRIVING <sup>2</sup>
Elite	<b>Term:</b> Preferred Elite >5M (base only) <b>UL:</b> N/A	See Build Chart	<b>Ages 0-60<sup>4</sup></b> 135/85 <b>Ages 61+<sup>4</sup></b> 145/90	220, or 250 if Chol/HDL <4.0 <sup>3,5</sup>	4.5 <sup>3,5</sup>	<b>Ages 70+</b> must be >4.0	No occurrence of specified disease in parent or sibling before age 60	Never treated	No use within 5 years	Maximum 1 moving violation in 3 years; no DUI, reckless driving in 10 years nor >1 ever
	<b>Term:</b> Preferred Elite <5M <b>UL:</b> Preferred Elite-if applicable (all amounts)	See Build Chart	<b>Ages 0-60<sup>4</sup></b> 140/85 <b>Ages 61+<sup>4</sup></b> 150/90	220, or 250 if Chol/HDL <4.5 <sup>3,5</sup>	5.0 <sup>3,5</sup>	<b>Ages 70+</b> must be >4.0	No occurrence of specified disease in parent or sibling before age 60	Never treated	No use within 5 years	Maximum 2 moving violations in 3 years; no DUI, reckless driving in 10 years
Preferred	<b>Term:</b> Preferred <b>UL:</b> Preferred Nonsmoker	See Build Chart	<b>Ages 0-60<sup>5</sup></b> 140/90 <b>Ages 61-69<sup>5</sup></b> 150/90 <b>Ages 70+<sup>5</sup></b> 155/90	<b>Age &lt;70<sup>5</sup></b> 250 or 275 if Chol/HDL <5.5 <b>Age 70+<sup>5</sup></b> 325	<b>Age &lt;70<sup>5</sup></b> 6.0 <b>Age 70+<sup>5</sup></b> 6.5	<b>Ages 70+</b> must be >4.0	No death of parent or sibling from specified disease before age 60	Never treated	No use within 3 years	Maximum 2 moving violations in 3 years; no DUI, reckless driving in 5 years
Standard	<b>Term:</b> Standard Select <b>UL:</b> N/A	See Build Chart	<b>Ages 0-60<sup>5</sup></b> 145/90 <b>Ages 61+<sup>5</sup></b> 155/95	285 <sup>5</sup>	7.0 <sup>5</sup>	N/A	No more than 1 death of parent from specified disease before age 60	Not treated within 5 years	No use within 2 years	Maximum 3 moving violations in 3 years; no DUI, reckless driving in 5 years
	<b>Term:</b> Standard No Tobacco <b>UL:</b> Standard NonSmoker	See Build Chart	<b>Ages 0-60<sup>5</sup></b> 155/95 <b>Ages 61+<sup>5</sup></b> 160/95	300 <sup>5</sup>	9.0 <sup>5</sup>	N/A	No more than 1 death of parent from specified disease before age 60	Not treated within 5 years	No use within 1 years	Maximum 3 moving violations in 3 years; no DUI, reckless driving in 2 years
	<b>Term:</b> Preferred Smoker <b>UL:</b> Preferred Smoker, if applicable	See Build Chart	<b>Ages 0-60<sup>5</sup></b> 140/90 <b>Ages 61-69<sup>5</sup></b> 150/90 <b>Ages 70+<sup>5</sup></b> 155/90	<b>Age &lt;70<sup>5</sup></b> 250 or 275 if Chol/HDL <5.5 <b>Age 70+<sup>5</sup></b> 325	<b>Age &lt;70<sup>5</sup></b> 6.0 <b>Age 70+<sup>5</sup></b> 6.5	<b>Age 70+</b> must be >4.0	No death of parent or sibling from specified disease before age 60	Never treated	Maximum of 1 pack per day	Maximum 2 moving violations in 3 years; no DUI, reckless driving in 5 years
	<b>Term:</b> Standard Smoker <b>UL:</b> Standard Smoker	See Build Chart	<b>Ages 0-60<sup>5</sup></b> 155/95 <b>Ages 61+<sup>5</sup></b> 160/95	300 <sup>5</sup>	9.0 <sup>5</sup>	N/A	No more than 1 death of parent from specified disease before age 60	Not treated within 5 years		Maximum 3 moving violations in 3 years; no DUI, reckless driving in 2 years

<sup>1</sup> Coronary artery disease, stroke, invasive internal cancer or malignant melanoma. Cancer exceptions: basal cell and squamous cell skin cancer, any carcinoma in situ, and cancers in gender-specific organs when the relative is not the same gender as the proposed insured.

<sup>2</sup> MVRs are required beginning at the following face amounts: ages 16 through 40 – \$100,001; ages 41 through 65 – \$500,000; ages 66 through 74 – \$100,001; ages 75 up – all amounts.

<sup>3</sup> For Preferred Elite, Cholesterol treatment allowed, but pre-treatment as well as post-treatment cholesterol levels must have been within required limits.

<sup>4</sup> Never treated.

<sup>5</sup> Treatment allowed.

	CLASS	AVIATION	AVOCATIONS	RESIDENCY <sup>7</sup>	OCCUPATION	MILITARY
Elite	<b>Term:</b> Preferred Elite ( <i>all amounts</i> ) <b>UL:</b> Preferred Elite - if applicable ( <i>all amounts</i> )	Regularly scheduled US -based airline only	None in 2 years except recreational scuba diving to maximum 50 feet	Lawful permanent resident of US for 3 years	No hazardous occupation	No active military duty
	<b>Term:</b> Preferred <b>UL:</b> Preferred Nonsmoker	None except regularly scheduled US airline & best private pilots <sup>6</sup>	Not excluded but flat extra may apply	Lawful permanent resident of US for 3 years	No exclusion but flat extra may apply	No active military duty below rank of commissioned officer
Standard	<b>Term:</b> Standard Select <b>UL:</b> N/A	Not excluded but flat extra may apply	Not excluded but flat extra may apply	Lawful permanent resident of US for 1 year	No exclusion but flat extra may apply	No exclusion but flat extra may apply
	<b>Term:</b> Standard No Tobacco <b>UL:</b> Standard Nonsmoker	Not excluded but flat extra may apply	Not excluded but flat extra may apply	Lawful permanent resident of US for 1 year	No exclusion but flat extra may apply	No exclusion but flat extra may apply
	<b>Term:</b> Preferred Smoker <b>UL:</b> Preferred Smoker-if applicable	None except regularly scheduled US airline & best private pilots <sup>6</sup>	Not excluded but flat extra may apply	Lawful permanent resident of US for 3 years	No exclusion but flat extra may apply	No active military duty below rank of commissioned officer
	<b>Term:</b> Standard Smoker <b>UL:</b> Standard Smoker	Not excluded but flat extra may apply	Not excluded but flat extra may apply	Lawful permanent resident of US for 1 year	No exclusion but flat extra may apply	No exclusion but flat extra may apply

<sup>6</sup>Best private pilots are those with over 300 hours of experience flying 50-150 hours/year with instrument flight rating.

<sup>7</sup>Lawful permanent residents include US citizens, individuals granted permanent residency by the INS, and holders of acceptable temporary visas.

**Preferred not available if there is a history of significant medical conditions, including but not limited to:**

Alcoholism, less than 10 years of abstinence	Kidney Disease, chronic
Alzheimer's Disease	Liver Disease, chronic
Asthma with frequent attacks or daily medication	Liver Enzyme Elevations
Cancer, other than basal cell skin cancer	Lupus, within last 10 years
Chronic Obstructive Pulmonary Disease	Mental Illness
Coronary Artery Disease	Multiple Sclerosis
Crohn's Disease	Parkinson's Disease
Depression with current or recent treatment	Rheumatoid Arthritis
Diabetes	Sleep Apnea
Drug Abuse/Addiction, less than 10 years of abstinence	Stroke
EKG Abnormalities	Transient Ischemic Attack (" <i>mini stroke</i> ")
Emphysema	Ulcerative Colitis
Epilepsy	

## Build Requirements, Ages 18 and Over, Both Genders

TERM	PE	P/PS	SSL	SNT/SM	+25	+50	+75	+100	+125	+150	+200
UL	PE	PN/PS	NA	NS/SM	+25	+50	+75	+100	+125	+150	+200
Height	Weight										
4' 8"	124	134	141	156	169	178	185	194	202	207	216
4' 9"	129	139	146	161	175	184	192	201	209	215	224
4' 10"	133	143	151	167	181	191	199	208	216	223	232
4' 11"	138	148	156	173	188	198	206	215	224	230	240
5'	143	154	161	179	194	204	213	222	231	238	248
5' 1"	147	159	167	185	201	211	220	230	239	246	256
5' 2"	152	164	172	191	207	218	227	237	247	254	265
5' 3"	157	169	178	197	214	225	234	245	255	263	273
5' 4"	162	175	184	203	221	233	242	253	263	271	282
5' 5"	167	180	189	210	228	240	249	261	272	279	291
5' 6"	172	186	195	216	235	247	257	269	280	288	300
5' 7"	178	191	201	223	242	255	265	277	289	297	309
5' 8"	183	197	207	230	249	263	273	285	297	306	318
5' 9"	189	203	213	237	257	270	281	294	306	315	328
5' 10"	194	209	220	243	264	278	289	303	315	324	337
5' 11"	200	215	226	250	272	286	298	311	324	333	347
6'	205	221	232	258	280	294	306	320	333	343	357
6' 1"	211	227	239	265	287	303	315	329	343	352	367
6' 2"	217	234	245	272	295	311	323	338	352	362	377
6' 3"	223	240	252	279	303	319	332	347	362	372	387
6' 4"	229	246	259	287	312	328	341	357	371	382	398
6' 5"	235	253	266	295	320	337	350	366	381	392	408
6' 6"	241	259	273	302	328	345	359	376	391	402	419
6' 7"	247	266	280	310	337	354	369	385	401	413	430
6' 8"	253	273	287	318	345	363	378	395	411	423	441
6' 9"	260	280	294	326	354	372	387	405	422	434	452
6' 10"	266	287	301	344	363	382	397	415	432	445	463
6' 11"	273	294	309	342	372	391	407	425	443	456	474
7'	279	301	316	351	381	401	417	436	454	467	486
BMI =	27.9	29.98	31.5	35	38	40	41.6	43.5	45.3	46.6	48.5

## Underweight

TERM	Age 0-69			Age 70+			
	UL	+25	RMD if below (1)	Min. for PE/P/SSL	UL	+25	RMD if below (1)
Weight	Height			Weight	Height		
4' 8"	74	74	82	5' 11"	118	118	132
4' 9"	76	76	85	6"	122	122	136
4' 10"	79	79	88	6' 1"	125	125	140
4' 11"	82	82	91	6' 2"	129	129	144
5'	87	87	98	6' 3"	132	132	148
5' 1"	90	90	101	6' 4"	136	136	152
5' 2"	93	93	104	6' 5"	139	139	156
5' 3"	96	96	108	6' 6"	143	143	160
5' 4"	96	96	108	6' 7"	146	146	164
5' 5"	99	99	111	6' 8"	150	150	168
5' 6"	102	102	114	6' 9"	154	154	172
5' 7"	105	105	118	6' 10"	158	158	177
5' 8"	109	109	121	6' 11"	162	162	181
5' 9"	112	112	125	7'	166	166	185
5' 10"	115	115	129	BMI =	16.5	16.5	18.5

- KEY:**
- Preferred (P)
  - Standard (S)
  - Standard NT (SNT)
  - Preferred Smoker (PS)
  - Select (SSL)
  - Standard Smoker (SM)
  - Preferred NonSmoker (PN)
  - Standard NonSmoker (NS)
  - Preferred Elite (PE)

(1) For ages 70+, usually decline BMI<16.5. To consider as exception, must obtain APS and refer to MD.

# Field Guide to Medical Testing

## MEDICAL TESTING and EXAMINATION RESULTS

Medical tests can be influenced by external factors. These factors can result in abnormalities that may result in further testing and investigation. Many of these abnormalities can be due to being unprepared. The good news is that you can prepare and advise your applicants, so that they are ready and in the very best condition to test for their insurance coverage.

## BLOOD CHEMISTRY

Insurance companies, to assess a multitude of body processes, use blood studies. Blood testing is sometimes referred to as Sequential Multiphasic Analyzer (SMA). Blood chemistry is performed on blood serum, the watery thin part of the blood. Drawn blood samples need to be centrifuged (spun down to separate the blood cells from the blood serum). The sooner this is done, the better or more reliable the results are. Temperature and delayed centrifugation can contribute to blood sample deterioration.

Any meals or fluids taken prior to a blood sample can create unwanted problems, which hit a peak at around three to four hours after ingestion. Blood sugar levels and blood fats (cholesterol and particularly triglycerides) rise during this time frame. Fat deposits in the blood may also end up in abnormal or elevated values.

A general guideline to use is advising applicants to avoid, if possible, any food or drink during the four hours prior to testing. Water is acceptable, but it's wise to avoid any coffee and soft drinks. Avoid all caffeine products on day of testing. If the applicant is a diabetic, be sure to request that a Hemoglobin A1c level is also completed.

Hemoglobin A1c levels help assess diabetic control. While a current blood sugar shows only a 'snapshot' of the current level, the A1c shows the average blood sugar level within the last 90 days. This will provide a broader picture of the applicant's overall degree of control for the underwriter to review.

## DRIED BLOOD SPOT (DBS)

Dried blood spot testing yields only a small amount of information to the underwriter. DBS's are not accepted as testing that fulfills LBL's medical requirements. Any questions regarding DBS should be directed to the underwriting department first, before the exam is scheduled.

## COMPLETE BLOOD COUNT WITH DIFFERENTIAL and PLATELETS (CBC)

The CBC with differential count is additional blood testing which gives information about the hematologic system. Again, delayed centrifugation and shipping of the specimen to the laboratory can contribute to deterioration. Some prescription drugs may also interfere with the results. The CBC can provide excellent information to the underwriter.

A CBC is never a routine underwriting requirement but occasionally is required with certain health histories. Your underwriter will advise if one is needed.

## **URINALYSIS; THE HOME OFFICE SPECIMEN (HOS)**

A good rule to follow here is avoiding all heavy exercise on the day of the test. If possible, do not urinate for the three to four-hour time frame discussed prior to testing. This will help ensure your applicant can provide an adequate specimen, and avoid an unwanted return visit to the testing facility. Heavy exercise may cause increased amounts of protein in the urine, along with red blood cells.

In some cases, the underwriter will require a full drug screen. Drug screening is performed on urine.

## **ORAL FLUID TESTING**

As a rule, oral fluid testing is not allowed except on approved simplified underwriting programs. If any questions, please contact the underwriting department first.

## **BLOOD PRESSURE CHECK and HEART RATE**

Avoid any possible 'white-coat syndrome' by having the applicant relax while waiting. Don't rush into the testing facility or get 'stressed out' with the usual daily pressures or traffic on the way to the examination. Don't use any caffeine products on the day of the exam. Refrain from smoking at least two hours prior to the test. Better yet, refrain from smoking at all on the day of the exam. Smart Tip: Instruct your clients to request a 'wide cuff' for their blood pressure test, if their arm circumference measurement is more than 14 inches in diameter. The reason is that the smaller cuff used may give a higher reading on the larger arm. It's important to get the very best readings possible. If the applicants are hypertensive, be sure they have their medication(s) and that they take them on the day of testing. Be aware that some decongestants and asthma medications can raise blood pressure.

## **THE ELECTROCARDIOGRAM (EKG) and THE TREADMILL STRESS TEST (GXT)**

The 12-lead resting EKG is taken in a reclining position. Home or office testing is sometimes complicated by the applicant taking the EKG in a sitting position. This can result in abnormal wave changes. The portable EKG machine can also be influenced by other 'plugged-in' electrical equipment in the room. Our four-hour guideline can also help to eliminate other unwanted changes, due to food and liquids in the body.

For treadmill stress testing, have your applicants wear loose comfortable clothing and shoes. Some medications can interfere with the test results (Beta-blockers). Before any testing, applicants need to consult with their own personal attending physicians, to see if they can discontinue these medications two days before the treadmill is completed. Doing so will help ensure that the examiner will get the very best results.

## **EXAMINATIONS**

Have your applicants take with them a list of all prescription medications currently being taken, along with the dosage. This is to be ensure that no medications are forgotten.

Good historians give detailed and accurate summaries of their health histories. Any unfinished or questionable areas may result in underwriting delays. It's important that the examiner receives a complete history and details. For the older applicants, it's also good to advise them to bring a list of all their physicians' names, addresses, phone numbers and dates consulted.

## LAB VITALS

At some ages and face amounts, Lincoln Benefit Life will require only a blood chemistry panel and HOS with lab vitals. Lab vitals are used in lieu of a full paramedical exam. Lab vitals include height, weight, blood pressures and heart rate.

## PULMONARY FUNCTION TESTING (PFT)

When underwriting requests pulmonary function testing, the FEV 1.0 and FVC are needed. The FEV 1.0 means forced expiratory volume in one second, while FVC is forced vital capacity.

PFT's are used to determine the extent of any pulmonary abnormality. If your applicants have asthma, bronchitis, chronic obstructive pulmonary disease (COPD) or any obstructive or restrictive disease, be sure to have them bring their inhaler (bronchodilator) to the testing facility. FEV 1.0 and FVC are simple tests, but this is where some of the problems begin in obtaining a good result. Applicants need to listen carefully to the examiner's instructions in taking the test, and give their best effort. Pulmonary function studies are performed before and after the use of their bronchodilator spray. Correctly done, these tests will give the underwriter an excellent airflow assessment.

## CHEST X-RAY

While not a routine requirement, a Chest X-Ray may be needed in connection with certain health conditions and medical history. If the proposed insured has had such an X-Ray completed recently, the underwriting department may accept the Attending Physician's Statement (APS) along with the radiologist's interpretation, without requiring to view the actual film. Prior to application submission, please contact underwriting to determine what will be required.

## INSPECTION REPORTS and TELEPHONE INTERVIEWS

Inspection reports, although not a part of the medical examination and testing, are required at ages 16 through 74 at face amounts of \$1,000,001 and up; and ages 75 and up, required at face amounts of \$500,000 and higher.

A consumer reporting company compiles the inspection report. It contains important information to the underwriter when dealing with questions regarding personal and business finances, insurable interest, hazardous sports or activities, environment, health history and other areas of insurability.

The personal telephone interview is a report that may contain some of the same type of information as an inspection report, but has the proposed insured as the only source. Be certain to get the correct phone number(s) and best time(s) for the inspector to call upon your applicant.

## THE ELDER ASSESSMENT (EA)

The Elder Assessment is required at age 70 and up for all face amounts. This includes both the Delayed Word Recall and the Peak Flow Meter.

**Delayed Word Recall (DWR).** The proposed insured is given a list of 10 words that he or she is asked to recall in the examination interview. This is a cognitive function test, and not a test for Alzheimer's Disease.

**Peak Flow Meter (PF).** The proposed insured is asked to blow into a simple testing device that measures peak exhalation airflow. The peak flow is a measure of frailty. Frailty is recognized as a significant mortality risk.





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# LINCOLN BENEFIT LIFE

AN ALLSTATE COMPANY

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INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION

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