



# Saver's Index<sup>®</sup> Annuities

## Help Soothe Customer Concerns Using the Low-Watermark Crediting Strategy

If you look at the S&P 500 Composite Stock Price Index over the past 5 years, history shows that<sup>1</sup>:

- 23% of the time, the S&P has declined by 10% or more
- 44% of the time, the S&P declined by 5% or more
- 62% of the time, the S&P declined by 3% or more

These index declines tend to make many customers nervous about when to purchase their indexed annuity. But, with the innovative Low-Watermark crediting strategy available on **Saver's Index<sup>®</sup> Annuity Plus** and **Saver's Index<sup>®</sup> Annuity Premier**, these index decreases may potentially lead to increased earnings for customers!

The Low-Watermark crediting strategy locks in the lowest daily close of S&P 500 Composite Stock Price Index value within the first 90 days of issue as the beginning of year S&P 500 value. This allows customers even **more potential for growth** and may **help overcome concerns** about index decreases shortly after the contract is issued – and provides you with a winning sales opportunity.

Present customers with the opportunity for more growth potential using the Low-Watermark crediting strategy—Offered exclusively on Lincoln Benefit Life's Saver's Index<sup>®</sup> Annuity Plus and Saver's Index<sup>®</sup> Annuity Premier.

<sup>1</sup>The calculations shown are based on the following: For each day that the market was open between 1/1/2000 -12/31/2005, we calculated a total of 1,509 possible issue dates. Looking at the S&P performance within 90 days for each of the 1,509 dates, we found 936 dates where the S&P would have decreased by a minimum of 3% (or 62% of the time); 662 dates where the S&P would have decreased by a minimum of 5% (or 44% of the time); and 350 dates where the S&P would have decreased by a minimum of 10% (or 23% of the time). Past performance is not indicative of future results. One cannot invest directly in the S&P 500 Index.

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

Saver's Index<sup>®</sup> Annuity Plus and Saver's Index<sup>®</sup> Annuity Premier are single premium deferred annuities. Both are issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Saver's Index<sup>®</sup> Annuity Plus is available in most states with contract series AP0503. Saver's Index<sup>®</sup> Annuity Premier is available in most states with contract series AP0504.

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AN ALLSTATE COMPANY