

ANNUITY



Do you want reliable
income for your
retirement?

**Consider a single premium
immediate annuity.**

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

Feel more prepared for your retirement.

If you're like many Americans, you may worry about having enough resources to sufficiently cover your retirement needs. That's why you need a plan to build and manage your wealth after you retire.

A single premium immediate annuity (SPIA) can help. It offers a lifetime payout option that can provide a guaranteed source of income throughout your retirement.¹ So you can spend less time making regular investment decisions and worrying about how much and when to withdraw from your account.

Discover the benefits of a SPIA.

A SPIA can offer a variety of advantages that may help you supplement your retirement income, including:

- **Security** – You can have a guaranteed income stream for a specified period of time or for your lifetime.¹
- **Limited Risk** – Your payout is protected from day-to-day market fluctuations.

- **A Variety of Payout Options** – You get to choose how and when you receive your money.
- **Access to Your Funds** – You may be able to access your funds if the need arises.^{2,3}
- **Tax Advantages** – Your tax obligations are spread out over the period of time that your payments are received.⁴

In addition, payments from your SPIA can be used to:

- Fund life insurance or long-term care coverage.
- Provide income to beneficiaries after your death.
- Pay education expenses.
- Support your children or spouse.
- Cover other future financial obligations.

Talk to your financial representative today to find out whether a single premium immediate annuity may be right for you.

¹ All guarantees are based on the claims-paying ability of Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Annuities are issued by Lincoln Benefit Life Company. There is no direct contractual relationship between you and Allstate Life.

² Please see riders for terms, conditions, and restrictions. Additional costs may apply. Subject to state-specific terms and availability.

³ The federal income tax treatment of an immediate annuity that contains withdrawal features, 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 Company. In addition, if a withdrawal is taken under one of the riders before the policy owner turns 59½ (or within 5 years from the date the annuity payments started if the policy owner turned 59½ within such 5-year period), a 10% tax penalty plus interest may be imposed retroactively on all payments received before turning 59½. The policy owner should consult a tax advisor prior to exercising an option under a rider offered with this product.

⁴ A portion of each payment will be considered taxable, and the remaining portion will be a nontaxable return of the policy owner's investment in the contract, which is also called the "basis." Once the investment in the contract is depleted, all remaining payments will be fully taxable. If the contract is tax-qualified, generally all payments will be fully taxable. Payments taken prior to age 59½ may be subject to an additional 10% federal tax penalty.

This information is provided for general education purposes by Lincoln Benefit Life Company, Lincoln, NE, and is not intended to provide legal, tax, or investment advice.

Not FDIC, NCUA/ NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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