

Bonus Table:

Premier Plus Bonus advances are paid quarterly, with a final check payable after the end of the bonus year:

QUALIFYING PREMIUM	BONUS %	BONUS DOLLAR AMOUNT
ELITE PREMIER LEVEL \$500,000+	25%	25% on all bonusable premium
PRESIDENTIAL PREMIER LEVEL \$250,00-499,999	20%	Up to \$99,999
EXECUTIVE PREMIER LEVEL \$150,000-249,999	15%	Up to \$37,499
SUPRA PREMIER LEVEL \$75,000-149,999	10%	Up to \$14,999
PREMIER LEVEL \$30,000-74,999	5%	Up to \$3,749

2006 Dates to Remember

QUALIFYING PREMIUM DATES	BONUSABLE PREMIUM DATES	CHECK MAILED BY
April 1, 2005 through March 31, 2006	Jan. 1, 2006 through March 31, 2006	May 31, 2006
July 1, 2005 through June 30, 2006	April 1, 2006 through June 30, 2006	Aug. 31, 2006
Oct. 1, 2005 through Sept. 30, 2006	July 1, 2006 through Sept. 30, 2006	Nov. 30, 2006
Jan. 1, 2006 through Dec. 31, 2006	Oct. 1, 2006 through Dec. 31, 2006	Feb. 28, 2007

Bonus! With Premier Plus, you can earn up to 25% more!

Now's the time to give yourself a bonus. With **Premier Plus 2006** from Lincoln Benefit Life, you'll start earning bonuses as soon as your qualified life premium reaches \$30,000.

Then, start watching your mailbox, because we'll send you a check every quarter. The more you sell, the bigger your checks – up to 25%!

Sending you money is our way of saying, "Thanks for selling Lincoln Benefit Life." So keep up the good work!

PREMIER PLUS 2006

Giving you an earning advantage!

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

Lincoln Benefit Life
2920 South 84th Street
Lincoln, NE 68506-4142
888.525.7355
accessallstate.com

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LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

What's the advantage of hard work if you don't reap the rewards! LBL's Premier Plus 2006 program puts the (hardwork = a reward) concept into action. That's why we're offering you a chance to earn up to 25% more every quarter.

All you have to do is generate \$30,000 in qualified life premium, and you'll start earning bonuses for every eligible dollar after that. We'll send you a check every three months. And, first in importance—you could raise your earnings up to 25%!

Premier Plus Program Terms

Qualifiers may receive a check for the amount of the Premier Plus Bonus, based on the following rules:

Eligibility:

The bonus is for the writing agent only, and is calculated on business directly written by the producer, or on a share of a split case. The bonus is paid to the recipient of regular commission checks.

If the recruiting agent has special agents assigned to him or her, the bonus will be determined for the personal production of each special agent and paid to the recruiting agent. Bonus premiums are not combined to attain a higher bonus level.

To receive a bonus check, qualifiers must be eligible and contracted in good standing with the Company at the time the bonus is paid. Not all agents are eligible for the bonus.

The bonus is subject to all of the terms of the agent's agreements with Lincoln Benefit Life, including the right of set-off against amounts due Lincoln Benefit Life.

Eligibility Period:

To qualify for the bonus, a qualified policy must meet all Home Office requirements and be in force by the designated cutoff date. Only collected premium, net of refunds, will count for bonus credit. All bonusable premium for in-force qualified policies must be in the Home Office between January 1 through December 31, 2006. Qualifying premium is based on previous 12 months with the bonus paid on premium collected during the most recent quarter. Cases in a pending state at the time of final cutoff will not qualify for the bonus.

Qualifying Premium for 2006:

- First-year term premium (minus policy fee) is included in the qualifying premium to determine bonus rate, but no bonus is paid on the term premium.
- Universal life target premium counts 100% for qualifying and bonusable premium.
- First-year universal life target premium with the Full Surrender Charge Adjustment Rider will be levelized for Premier Plus Bonus and paid over five years, as long as the policy remains in force.

Bonus Payment:

- Bonus rate is based on qualifying premium in the last 12 months.
- Bonus credit is calculated by multiplying the bonus rate times the bonusable premium collected during the most recent quarter.
- Additionally, an annual calculation based on the 2006 calendar year qualifying premium and bonusable premium will be completed after the end of the year. This annual calculation will apply to eligible 2006 production and a final payment or adjustment for the difference will be made if this calculation produces a bonus greater than the sum of the quarterly bonus amounts paid for 2006 production.

Product Exclusions:

No bonus will be paid for term, annuities, universal life excess, long-term care, variable products or renewal premium.

Persistency:

Qualifying policies must remain in force 45 days after the quarter ends to be included in the bonus calculation.

The terms of the 2006 Premier Plus Bonus Program apply only to bonusable premium received in the Home Office between January 1 through December 31, 2006. The 2006 Premier Plus Bonus Program may be modified or terminated at any time solely at the discretion of Lincoln Benefit Life. Bonus questions may be directed to LBL Producer Commissions at 800-525-2799, ext. 88380.