

SERFF Tracking Number: ALSB-125605461 State: Arkansas  
Filing Company: Lincoln Benefit Life Company State Tracking Number: 38708  
Company Tracking Number: SA8287 SERIES  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: SA8287 Series  
Project Name/Number: SA8287 Series/SA8287 Series

## Filing at a Glance

Company: Lincoln Benefit Life Company

Product Name: SA8287 Series

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: ALSB-125605461

State: ArkansasLH

SERFF Status: Closed

State Tr Num: 38708

Co Tr Num: SA8287 SERIES

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Authors: Rebecca Marquez, Sue

Disposition Date: 04/22/2008

Novotny, Gregory Douglas

Date Submitted: 04/15/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: SA8287 Series

Project Number: SA8287 Series

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/22/2008

State Status Changed: 04/22/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

We are submitting the above-referenced endorsement for your review and approval. The purpose of these endorsements is to allow the policyowner to apply for an underwriting reclassification or additional benefits provided by riders approved for use with their life policy form. We are submitting 3 different versions of this endorsement as the reference to the underwriting classification differs in the previously approved policy forms to which these would be attached. Upon approval, these endorsements will be provided at no additional cost to the policyowner. These forms are new and do not replace any previously approved forms. We also request to allow for the variability of the following bracketed items on all above forms:





|                                 |                                     |                               |                             |
|---------------------------------|-------------------------------------|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i>   | <i>ALSB-125605461</i>               | <i>State:</i>                 | <i>Arkansas</i>             |
| <i>Filing Company:</i>          | <i>Lincoln Benefit Life Company</i> | <i>State Tracking Number:</i> | <i>38708</i>                |
| <i>Company Tracking Number:</i> | <i>SA8287 SERIES</i>                |                               |                             |
| <i>TOI:</i>                     | <i>L08 Life - Other</i>             | <i>Sub-TOI:</i>               | <i>L08.000 Life - Other</i> |
| <i>Product Name:</i>            | <i>SA8287 Series</i>                |                               |                             |
| <i>Project Name/Number:</i>     | <i>SA8287 Series/SA8287 Series</i>  |                               |                             |

font size will never be less than the minimum required by your state, and the contents will remain unaffected, other than as indicated in the statement of variability. Please note that some of the variable information was bracketed using Adobe Acrobat Professional 6.0, therefore, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

To the best of our knowledge and belief, this submission complies with all the relevant statutes and regulations of your State, and includes nothing that has been previously objected to or disapproved by your Department.

Thank you for your time and consideration in regards to this filing. Should you have any questions, or require additional information to complete your review, please contact me directly.

## Company and Contact

### Filing Contact Information

|                            |                        |
|----------------------------|------------------------|
| Greg Douglas,              | gdou2@allstate.com     |
| 3100 Sanders Rd, Suite M2A | (847) 402-2907 [Phone] |
| Northbrook, IL 60062       |                        |

### Filing Company Information

|                              |                         |                             |
|------------------------------|-------------------------|-----------------------------|
| Lincoln Benefit Life Company | CoCode: 65595           | State of Domicile: Nebraska |
| 2940 South 84th Street       | Group Code: 8           | Company Type:               |
| Lincoln, NE 68506-4142       | Group Name:             | State ID Number:            |
| (800) 525-2799 ext. [Phone]  | FEIN Number: 47-0221457 |                             |

-----

## Filing Fees

|                  |                                      |
|------------------|--------------------------------------|
| Fee Required?    | Yes                                  |
| Fee Amount:      | \$80.00                              |
| Retaliatory?     | No                                   |
| Fee Explanation: | \$20.00 a form for 4 forms = \$80.00 |
| Per Company:     | No                                   |

| COMPANY                      | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|------------------------------|---------|----------------|---------------|
| Lincoln Benefit Life Company | \$80.00 | 04/15/2008     | 19564963      |

SERFF Tracking Number: ALSB-125605461

State: Arkansas

Filing Company: Lincoln Benefit Life Company

State Tracking Number: 38708

Company Tracking Number: SA8287 SERIES

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Product Name: SA8287 Series

Project Name/Number: SA8287 Series/SA8287 Series

## Correspondence Summary

### Dispositions

| Status   | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Linda Bird | 04/22/2008 | 04/22/2008     |

*SERFF Tracking Number: ALSB-125605461*

*State: Arkansas*

*Filing Company: Lincoln Benefit Life Company*

*State Tracking Number: 38708*

*Company Tracking Number: SA8287 SERIES*

*TOI: L08 Life - Other*

*Sub-TOI: L08.000 Life - Other*

*Product Name: SA8287 Series*

*Project Name/Number: SA8287 Series/SA8287 Series*

## **Disposition**

Disposition Date: 04/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *ALSB-125605461* State: *Arkansas*  
 Filing Company: *Lincoln Benefit Life Company* State Tracking Number: *38708*  
 Company Tracking Number: *SA8287 SERIES*  
 TOI: *L08 Life - Other* Sub-TOI: *L08.000 Life - Other*  
 Product Name: *SA8287 Series*  
 Project Name/Number: *SA8287 Series/SA8287 Series*

| <b>Item Type</b>           | <b>Item Name</b>       | <b>Item Status</b> | <b>Public Access</b> |
|----------------------------|------------------------|--------------------|----------------------|
| <b>Supporting Document</b> | Certification/Notice   |                    | Yes                  |
| <b>Supporting Document</b> | Application            |                    | No                   |
| <b>Supporting Document</b> | Readability            |                    | Yes                  |
| <b>Form</b>                | Amendatory Endorsement |                    | Yes                  |
| <b>Form</b>                | Amendatory Endorsment  |                    | Yes                  |
| <b>Form</b>                | Amendatory Endorsement |                    | Yes                  |
| <b>Form</b>                | Amendatory Endorsement |                    | Yes                  |

SERFF Tracking Number: ALSB-125605461 State: Arkansas  
 Filing Company: Lincoln Benefit Life Company State Tracking Number: 38708  
 Company Tracking Number: SA8287 SERIES  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: SA8287 Series  
 Project Name/Number: SA8287 Series/SA8287 Series

## Form Schedule

Lead Form Number: SA8287

| Review Status | Form Number | Form Type Form Name  | Action  | Action Specific Data | Readability | Attachment                                 |
|---------------|-------------|--|---------|----------------------|-------------|--|
|               | SA8287      | Policy/Cont Amendatory<br>ract/Fratern Endorsement<br>al<br>Certificate:<br>Amendmen<br>t, Insert<br>Page,<br>Endorseme<br>nt or Rider | Initial |                      | 52          | SA8287 - LBL<br>payment<br>class.pdf       |
|               | SA8288      | Policy/Cont Amendatory<br>ract/Fratern Endorsment<br>al<br>Certificate:<br>Amendmen<br>t, Insert<br>Page,<br>Endorseme<br>nt or Rider  | Initial |                      | 52          | SA8288 -<br>LBL premium<br>class.pdf       |
|               | SA8289      | Policy/Cont Amendatory<br>ract/Fratern Endorsement<br>al<br>Certificate:<br>Amendmen<br>t, Insert<br>Page,<br>Endorseme<br>nt or Rider | Initial |                      | 52          | SA8289 - LBL<br>smoking class<br>draft.pdf |
|               | SA8290      | Policy/Cont Amendatory<br>ract/Fratern Endorsement<br>al<br>Certificate:<br>Amendmen   | Initial |                      | 52          | SA8290 - LBL<br>VUL payment<br>class.pdf   |

|                                 |                                     |                               |                             |
|---------------------------------|-------------------------------------|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i>   | <i>ALSB-125605461</i>               | <i>State:</i>                 | <i>Arkansas</i>             |
| <i>Filing Company:</i>          | <i>Lincoln Benefit Life Company</i> | <i>State Tracking Number:</i> | <i>38708</i>                |
| <i>Company Tracking Number:</i> | <i>SA8287 SERIES</i>                |                               |                             |
| <i>TOI:</i>                     | <i>L08 Life - Other</i>             | <i>Sub-TOI:</i>               | <i>L08.000 Life - Other</i> |
| <i>Product Name:</i>            | <i>SA8287 Series</i>                |                               |                             |
| <i>Project Name/Number:</i>     | <i>SA8287 Series/SA8287 Series</i>  |                               |                             |

t, Insert  
Page,  
Endorseme  
nt or Rider



# LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

## Amendatory Endorsement

### General

1. The “policy” is the policy to which this endorsement is attached.
2. This endorsement is subject to all terms and conditions of the policy, except as provided in this endorsement.
3. This endorsement is made a part of the policy on the policy issue date.

### Benefit

The endorsement amends the policy to allow for the following policy changes:

1. The policyowner may request a change in payment class while the policy is in force. The written request for a change in payment class must be submitted in a form satisfactory to us. The reclassification will be subject to our general underwriting requirements in effect at the time of the change in payment class request. Upon approval, we will provide written confirmation of this change to the most recent address we have on record for you.
2. The policyowner may request additional coverage(s) provided by rider(s) be added to this policy after the original issue date of the policy. Addition of rider(s) will be subject to their availability with the policy to which it will be attached at the time the request is received. The written request to add additional rider(s) must be submitted in a form satisfactory to us. The rider(s) may be subject to additional underwriting requirements in effect at the time the rider(s) request is received. Upon approval, we will send the requested rider(s) to the most recent address we have on record for you.

### When This Endorsement Terminates

This endorsement will terminate when the policy terminates.

|   |  |
|---|--|
|  |  |
| Michael J. Velotta<br>Secretary   | Lawrence W. Dahl<br>President  |

# LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

## Amendatory Endorsement

### General

1. The “policy” is the policy to which this endorsement is attached.
2. This endorsement is subject to all terms and conditions of the policy, except as provided in this endorsement.
3. This endorsement is made a part of the policy on the policy issue date.

### Benefit

The endorsement amends the policy to allow for the following policy changes:

1. The policyowner may request a change in premium class while the policy is in force. The written request for a change in premium class must be submitted in a form satisfactory to us. The reclassification will be subject to our general underwriting requirements in effect at the time of the change in premium class request. Upon approval, we will provide written confirmation of this change to the most recent address we have on record for you.
2. The policyowner may request additional coverage(s) provided by rider(s) be added to this policy after the original issue date of the policy. Addition of rider(s) will be subject to their availability with the policy to which it will be attached at the time the request is received. The written request to add additional rider(s) must be submitted in a form satisfactory to us. The rider(s) may be subject to additional underwriting requirements in effect at the time the rider(s) request is received. Upon approval, we will send the requested rider(s) to the most recent address we have on record for you.

### When This Endorsement Terminates

This endorsement will terminate when the policy terminates.

|   |  |
|---|--|
|  |  |
| Michael J. Velotta<br>Secretary   | Lawrence W. Dahl<br>President  |

# LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

## Amendatory Endorsement

### General

1. The “policy” is the policy to which this endorsement is attached.
2. This endorsement is subject to all terms and conditions of the policy, except as provided in this endorsement.
3. This endorsement is made a part of the policy on the policy issue date.

### Benefit

The endorsement amends the policy to allow for the following policy changes:

1. The policyowner may request a change in smoking class while the policy is in force. The written request for a change in smoking class must be submitted in a form satisfactory to us. The reclassification will be subject to our general underwriting requirements in effect at the time of the change in smoking class request. Upon approval, we will provide written confirmation of this change to the most recent address we have on record for you.
2. The policyowner may request additional coverage(s) provided by rider(s) be added to this policy after the original issue date of the policy. Addition of rider(s) will be subject to their availability with the policy to which it will be attached at the time the request is received. The written request to add additional rider(s) must be submitted in a form satisfactory to us. The rider(s) may be subject to additional underwriting requirements in effect at the time the rider(s) request is received. Upon approval, we will send the requested rider(s) to the most recent address we have on record for you.

### When This Endorsement Terminates

This endorsement will terminate when the policy terminates.

|   |  |
|---|--|
|  |  |
| Michael J. Velotta<br>Secretary   | Lawrence W. Dahl<br>President  |

# LINCOLN BENEFIT LIFE COMPANY

{1-800-865-5237}

## Amendatory Endorsement

### General

1. The “policy” is the policy to which this endorsement is attached.
2. This endorsement is subject to all terms and conditions of the policy, except as provided in this endorsement.
3. This endorsement is made a part of the policy on the policy issue date.

### Benefit

The endorsement amends the policy to allow for the following policy changes:

1. The policyowner may request a change in payment class while the policy is in force. The written request for a change in payment class must be submitted in a form satisfactory to us. The reclassification will be subject to our general underwriting requirements in effect at the time of the change in payment class request. Upon approval, we will provide written confirmation of this change to the most recent address we have on record for you.
2. The policyowner may request additional coverage(s) provided by rider(s) be added to this policy after the original issue date of the policy. Addition of rider(s) will be subject to their availability with the policy to which it will be attached at the time the request is received. The written request to add additional rider(s) must be submitted in a form satisfactory to us. The rider(s) may be subject to additional underwriting requirements in effect at the time the rider(s) request is received. Upon approval, we will send the requested rider(s) to the most recent address we have on record for you.

### When This Endorsement Terminates

This endorsement will terminate when the policy terminates.

|   |  |
|---|--|
|  |  |
| Michael J. Velotta<br>Secretary   | Lawrence W. Dahl<br>President  |

*SERFF Tracking Number: ALSB-125605461*

*State: Arkansas*

*Filing Company: Lincoln Benefit Life Company*

*State Tracking Number: 38708*

*Company Tracking Number: SA8287 SERIES*

*TOI: L08 Life - Other*

*Sub-TOI: L08.000 Life - Other*

*Product Name: SA8287 Series*

*Project Name/Number: SA8287 Series/SA8287 Series*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ALSB-125605461 State: Arkansas  
Filing Company: Lincoln Benefit Life Company State Tracking Number: 38708  
Company Tracking Number: SA8287 SERIES  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: SA8287 Series  
Project Name/Number: SA8287 Series/SA8287 Series

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 04/10/2008

**Comments:**

I hereby state that Rule & Regulation 19 & 49 is in compliance with the state requirements.

The Flesch Certification is attached to the Supporting Documentation.

### Review Status:

**Bypassed -Name:** Application 04/10/2008

**Bypass Reason:** This is an endorsement filing, therefore this requirement is not applicable.

**Comments:**

### Review Status:

**Satisfied -Name:** Readability 04/14/2008

**Comments:**

Attached Readability.

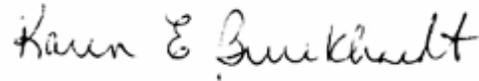
**Attachment:**

LBL Readability.pdf

**CERTIFICATION OF READABILITY**

I, Karen Burckhardt, Assistant Vice President, hereby certify that these forms achieve a Flesch reading score as listed below:

| <u>Form Number</u> | <u>Flesch Score</u> |
|--------------------|---------------------|
| SA8287.....        | 51.9                |
| SA8288.....        | 51.9                |
| SA8289.....        | 51.9                |
| SA8290.....        | 51.9                |



---

Karen Burckhardt  
Assistant Vice President

Date: April 2, 2008