

<i>SERFF Tracking Number:</i>	<i>ALSB-125690021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln Benefit Life Company</i>	<i>State Tracking Number:</i>	<i>39261</i>
<i>Company Tracking Number:</i>	<i>AR0814R</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>AR0814R</i>		
<i>Project Name/Number:</i>	<i>AR0814R/AR0814R</i>		

Filing at a Glance

Company: Lincoln Benefit Life Company

Product Name: AR0814R

SERFF Tr Num: ALSB-125690021 State: ArkansasLH

TOI: A05I Individual Annuities- Immediate Non-Variable

SERFF Status: Closed

State Tr Num: 39261

Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Co Tr Num: AR0814R

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Elizabeth Vassallo

Disposition Date: 06/12/2008

Date Submitted: 06/10/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AR0814R

Project Number: AR0814R

Requested Filing Mode: Informational

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/02/2008

Domicile Status Comments: Approved by our state of domicile, Nebraska, on 6/2/08.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/12/2008

State Status Changed: 06/12/2008

Deemer Date:

Corresponding Filing Tracking Number: ALSB-125634961

Filing Description:

Please replace Guaranteed Annuity Payment Liquidity Rider AR0814 approved by your Department on, June 3, 2008, with form AR0814R. These forms have not been implemented or issued in Arkansas.

We have deleted the following language from the previously-approved form: "but never less than the guaranteed amount

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listed on the Annuity Data Page” from the fifth paragraph of form AR0814.

Except for the change mentioned above, no other changes have been made to form AR0814R.

We have also attached a revised Statement of Variability for form AR0814R.

These forms have been generated by our home office computer system. These forms may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

Please note that some of the variable information on the pdfs of these forms was bracketed using Adobe Acrobat. Although the bracketing appears on the attached pdfs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

Company and Contact

Filing Contact Information

Elizabeth Vassallo,
3100 Sanders Rd, Suite M2A
Northbrook, IL 60062

evass@allstate.com
(847) 402-2355 [Phone]
(847) 326-5224[FAX]

Filing Company Information

Lincoln Benefit Life Company
2940 South 84th Street
Lincoln, NE 68506-4142
(800) 525-2799 ext. [Phone]

CoCode: 65595
Group Code: 8
Group Name:
FEIN Number: 47-0221457

State of Domicile: Nebraska
Company Type:
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No

SERFF Tracking Number: ALSB-125690021 State: Arkansas
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Variable
Product Name: AR0814R
Project Name/Number: AR0814R/AR0814R

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Benefit Life Company	\$20.00	06/10/2008	20759935

SERFF Tracking Number:	ALSB-125690021	State:	Arkansas
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Project Name/Number:	AR0814R/AR0814R		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/12/2008	06/12/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Guaranteed Annuity Payment Liquidity Rider	Form	Elizabeth Vassallo	06/10/2008	06/10/2008

SERFF Tracking Number: ALSB-125690021 State: Arkansas
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 Product Name: AR0814R
 Project Name/Number: AR0814R/AR0814R

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form (revised)	Guaranteed Annuity Payment Liquidity Rider		Yes
Form	Guaranteed Annuity Payment Liquidity Rider	Withdrawn	Yes

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Amendment Letter

Amendment Date:
 Submitted Date: 06/10/2008

Comments:

The form that we are replacing was listed inaccurately. AR0814 is being replaced.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AR0814R	Policy/Contract/Fraternal Annuity Certificate: Payment Amendment, Liquidity Insert Rider Page, Endorsement or Rider	Guaranteed	Revised		ALSB-125634961	AR0814	50	AR0814R LBL SPIA Guaranteed Payment Liquidity Rider.pdf

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Form Schedule

Lead Form Number: AR0814R

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AR0814R	Policy/Cont	Guaranteed Annuity ract/Fratern Payment Liquidity al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: AR0814 Previous Filing #: ALSB-125634961	50	AR0814R LBL SPIA Guaranteed Payment Liquidity Rider.pdf

LINCOLN BENEFIT LIFE COMPANY

(herein called "we" or "us")

Guaranteed Annuity Payment Liquidity Rider

This rider is attached to your Contract as an additional benefit. If the rights under this rider are exercised, the future Guaranteed Annuity Payments provided under your Contract will be reduced. All rider terms will have the same meaning as under the Contract. The following describes the benefit this rider provides:

This rider provides the Owner, or subsequent Beneficiaries upon death of the Owner, with the ability to elect and receive all or part of the value of remaining Guaranteed Annuity Payments in the form of a lump sum payment.

The Owner must provide us with a written request stating:

- You have elected to exercise the Guaranteed Annuity Payment Liquidity Rider and which Schedule of Annuity Payment(s) you are selecting to use this rider with,
- The percentage or the specified dollar amount, up to **100%** of future Guaranteed Annuity Payments to be withdrawn,
- Your signature along with any other party who has rights to the Annuity Payments including Joint Owner(s) and irrevocable Beneficiaries, and
- Any other information required by us.

This Rider may be exercised at any time subject to the following:

- Minimum withdrawal amount of **\$2,500** unless electing 100% of remaining Guaranteed Annuity Payments
- If selecting to receive part of the remaining Guaranteed Annuity Payments, the post withdrawal minimum Annuity Payments must be at least **\$100 per payment** for each payee, and
- Not within **12** months after an election to exercise the Accelerated Benefit Liquidity Rider, if included in your Contract.

We will provide you a lump sum payment in exchange for the requested percentage of Guaranteed Payments being withdrawn. The lump sum will equal the cost to replace the Guaranteed Annuity Payments using the current cost to purchase a new Lincoln Benefit Life Company Single Premium Immediate Annuity as of the processing date, less the withdrawal processing charge listed on the Annuity Data Page. All future Guaranteed Annuity Payments will be reduced by the percentage you elect to withdraw. If a specified dollar amount is requested then the percentage will be based on the ratio of dollars withdrawn to the total amount available under this rider.

Upon receipt of a signed request acceptable to us, we will process the withdrawal and issue the lump sum payment to the Payee within **30** days.

This rider does not impact any Life Contingent Annuity Payments.

Termination of this Rider This rider will terminate when all Guaranteed Annuity Payments have been paid or withdrawn.

Except as amended in this rider, the Contract remains unchanged.

If you have any questions about this rider, please contact us at 1-800-525-9287.



Michael J. Velotta
Secretary



Lawrence W. Dahl
President

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/10/2008

Comments:

Attachment:

LBL AR0814R Only Readability CW.pdf

Review Status:

Satisfied -Name: Statement of Variability

06/10/2008

Comments:

Attachment:

LBL GAPLR REVISED CW.pdf

LINCOLN BENEFIT LIFE COMPANY READABILITY CERTIFICATION

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms.
These forms are at least ten (10) point type, two (2) point leaded.

TITLE	FORM NUMBER	FLESCH SCORE
Guaranteed Annuity Payment Liquidity Rider	AR0814R	50.5

Karen Burckhardt

Assistant Vice President
Title

June 6, 2008
Date

LINCOLN BENEFIT LIFE COMPANY
STATEMENT OF VARIABILITY FOR
Guaranteed Annuity Payment Liquidity Rider: AR0814R

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- The percentage or the specified dollar amount, up to [100%] of the future Guaranteed Annuity Payment to be withdrawn. We are requesting flexibility to maintain a range of 10% - 100%

Minimum withdrawal amount: This currently shown as \$2,500. In the future, the amount may range from \$100 to \$10,000. In the future a withdrawal amount below the minimum may not be allowed. We reserve the right to revise or delete the requirement that the withdrawal amount be 100% of the remaining guaranteed annuity payments.

Post withdrawal minimum Annuity Payments: This is currently shown as \$100. In the future, the amount may range from \$25-\$500 per each payee or contract.

Lump sum payment processing period: This is currently shown as 30 days. In the future, the processing period may range from 30-60 days.

- **Officer Signatures and Title:**
Officer signatures and there are bracketed so that we may change them to reflect the current signatures and titles as officers change.

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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Guaranteed Annuity Payment Liquidity Rider	06/10/2008	AR0814R LBL SPIA Guaranteed Payment Liquidity Rider.pdf

LINCOLN BENEFIT LIFE COMPANY

(herein called "we" or "us")

Guaranteed Annuity Payment Liquidity Rider

This rider is attached to your Contract as an additional benefit. If the rights under this rider are exercised, the future Guaranteed Annuity Payments provided under your Contract will be reduced. All rider terms will have the same meaning as under the Contract. The following describes the benefit this rider provides:

This rider provides the Owner, or subsequent Beneficiaries upon death of the Owner, with the ability to elect and receive all or part of the value of remaining Guaranteed Annuity Payments in the form of a lump sum payment.

The Owner must provide us with a written request stating:

- You have elected to exercise the Guaranteed Annuity Payment Liquidity Rider and which Schedule of Annuity Payment(s) you are selecting to use this rider with,
- The percentage or the specified dollar amount, up to **100%** of future Guaranteed Annuity Payments to be withdrawn,
- Your signature along with any other party who has rights to the Annuity Payments including Joint Owner(s) and irrevocable Beneficiaries, and
- Any other information required by us.

This Rider may be exercised at any time subject to the following:

- Minimum withdrawal amount of **\$2,500** unless electing 100% of remaining Guaranteed Annuity Payments
- If selecting to receive part of the remaining Guaranteed Annuity Payments, the post withdrawal minimum Annuity Payments must be at least **\$100 per payment** for each payee, and
- Not within **12** months after an election to exercise the Accelerated Benefit Liquidity Rider, if included in your Contract.

We will provide you a lump sum payment in exchange for the requested percentage of Guaranteed Payments being withdrawn. The lump sum will equal the cost to replace the Guaranteed Annuity Payments using the current cost to purchase a new Lincoln Benefit Life Company Single Premium Immediate Annuity as of the processing date, less the withdrawal processing charge listed on the Annuity Data Page. All future Guaranteed Annuity Payments will be reduced by the percentage you elect to withdraw. If a specified dollar amount is requested then the percentage will be based on the ratio of dollars withdrawn to the total amount available under this rider.

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