

SERFF Tracking Number: ALSB-125701308 State: Arkansas
 Filing Company: Lincoln Benefit Life Company State Tracking Number: 39376
 Company Tracking Number: AR0814R-1
 TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable
 Variable
 Product Name: AR0814R-1
 Project Name/Number: AR0814R-1/AR0814R-1

Filing at a Glance

Company: Lincoln Benefit Life Company

Product Name: AR0814R-1 SERFF Tr Num: ALSB-125701308 State: ArkansasLH

TOI: A05I Individual Annuities- Immediate Non- SERFF Status: Closed State Tr Num: 39376
 Variable

Sub-TOI: A05I.000 Annuities - Immediate Non- Co Tr Num: AR0814R-1 State Status: Approved-Closed
 variable

Filing Type: Form Co Status: Reviewer(s): Linda Bird
 Author: Elizabeth Vassallo Disposition Date: 06/24/2008
 Date Submitted: 06/23/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: AR0814R-1 Status of Filing in Domicile: Pending

Project Number: AR0814R-1 Date Approved in Domicile:

Requested Filing Mode: Informational Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 06/24/2008

State Status Changed: 06/24/2008

Deemer Date:

Corresponding Filing Tracking Number: ALSB-125690021; AR #39261

Filing Description:

Replacement Filing SERFF Tracking No: ALSB-125701308;

Approval SERFF Tracking No: ALSB-125690021;

Approval State Filing No: 39261

FILING FOR REPLACEMENT

SERFF Tracking Number: ALSB-125701308 State: Arkansas
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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.

Enclosed is the required readability certification.

The required filing fee has been transmitted via EFT.

Company and Contact

Filing Contact Information

Elizabeth Vassallo, evass@allstate.com
 3100 Sanders Rd, Suite M2A (847) 402-2355 [Phone]
 Northbrook, IL 60062 (847) 326-5224[FAX]

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: \$20.00
 Retaliatory? No
 Fee Explanation: \$20/form x 1 form == \$20.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Benefit Life Company	\$20.00	06/23/2008	21036755

SERFF Tracking Number: ALSB-125701308 State: Arkansas
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Company Tracking Number: AR0814R-1
TOI: A051 Individual Annuities- Immediate Non- Variable Sub-TOI: A051.000 Annuities - Immediate Non-variable
Product Name: AR0814R-1
Project Name/Number: AR0814R-1/AR0814R-1

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/24/2008	06/24/2008

SERFF Tracking Number: ALSB-125701308 State: Arkansas
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 Product Name: AR0814R-1
 Project Name/Number: AR0814R-1/AR0814R-1

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

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AR0814R-1	Policy/Contract	Guaranteed Annuity Payment Liquidity Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Revised	Replaced Form #: AR0814R Previous Filing #: ALSB-125690021	50	AR0814R-1 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 any time after the first payment of the Contract has been made.

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 after the first scheduled Annuity Payment 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 06/18/2008
Comments:
Attachment:
AR cert of comp 6-23-08.pdf

Review Status:
Satisfied -Name: Statement of Variability 06/23/2008
Comments:
Attachment:
LBL GAPLR REVISED-1 CW.pdf

Review Status:
Satisfied -Name: Readability 06/23/2008
Comments:
Attachment:
LBL AR0814R-1 Only Readability CW.pdf

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

I hereby certify that to the best of my knowledge and belief this submission complies with Ark. Code Ann. 23-79-138, Regulation 49, and Regulation 33.

June 23, 2008

Date

Signature of Officer

Karen Burckhardt

Name

Assistant Vice President

Title and/or Business Affiliation

LINCOLN BENEFIT LIFE COMPANY

STATEMENT OF VARIABILITY FOR

Guaranteed Annuity Payment Liquidity Rider: AR0814R-1

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 waiting period could change or be removed. We are requesting the flexibility to maintain a range of 0 – 24 months/payments. The waiting period may be determined by months since issue versus payments made.

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%.

The waiting period could change or be removed. We are requesting the flexibility to maintain a range of 0 – 24 months/payments. The waiting period may be determined by months since issue versus payments made.

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.

The reference to payee is variable as there may be cases where one or multiple payee(s) apply.

The time period after an election: This is currently shown as 12 months. We are requesting flexibility to maintain a range of 3 – 24 months.

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.

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-1	50.5

Karen Burckhardt

Assistant Vice President
Title

June 19, 2008
Date