

<i>SERFF Tracking Number:</i>	<i>ALSB-126559665</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln Benefit Life Company</i>	<i>State Tracking Number:</i>	<i>45330</i>
<i>Company Tracking Number:</i>	<i>AR1003</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>AR1003</i>		
<i>Project Name/Number:</i>	<i>AR1003/AR1003</i>		

Filing at a Glance

Company: Lincoln Benefit Life Company

Product Name: AR1003

SERFF Tr Num: ALSB-126559665 State: Arkansas

TOI: A05I Individual Annuities- Immediate Non-Variable

SERFF Status: Closed-Approved-Closed State Tr Num: 45330

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

Co Tr Num: AR1003

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Karen Creevy

Disposition Date: 04/07/2010

Date Submitted: 04/01/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AR1003

Status of Filing in Domicile: Pending

Project Number: AR1003

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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: 04/07/2010

Explanation for Other Group Market Type:

State Status Changed: 04/07/2010

Deemer Date:

Created By: Karen Creevy

Submitted By: Karen Creevy

Corresponding Filing Tracking Number:

Filing Description:

RE: Form No. AR1003, IRA Endorsement for Beneficiary Contract

We submit the above-referenced form for your attention and approval. This is a new form, not previously submitted, and does not replace any currently approved forms.

Form AR1003 is an IRA Endorsement that will be issued to beneficiaries of contracts that qualify as an Individual

SERFF Tracking Number: ALSB-126559665 State: Arkansas
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TOI: A05I Individual Annuities- Immediate Non- Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Product Name: AR1003
Project Name/Number: AR1003/AR1003

Retirement Annuity ("IRA") under section 408(b) of the Internal Revenue Code of 1986.

Form AR1003 will be used with the following previously approved Immediate Annuity Contract:

Contract AP0812, approved on 6/03/2008.

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.

If you have any questions, please feel free to contact me at the address, phone, or e-mail provided. Thank you for your consideration of this matter.

Sincerely,

Karen M. Roberts
Senior Product & Financial Analyst
Contract Development and Filing

Company and Contact

Filing Contact Information

Karen Creevy,
3100 Sanders Rd, Suite M2A
Northbrook, IL 60062

krobq@allstate.com
847-402-8531 [Phone]

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:

SERFF Tracking Number: ALSB-126559665 State: Arkansas
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Product Name: AR1003
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Benefit Life Company	\$50.00	04/01/2010	35311152

SERFF Tracking Number: ALSB-126559665 State: Arkansas
Filing Company: Lincoln Benefit Life Company State Tracking Number: 45330
Company Tracking Number: AR1003
TOI: A051 Individual Annuities- Immediate Non- Variable Sub-TOI: A051.000 Annuities - Immediate Non-variable
Product Name: AR1003
Project Name/Number: AR1003/AR1003

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/07/2010	04/07/2010

SERFF Tracking Number: *ALSB-126559665* *State:* *Arkansas*
Filing Company: *Lincoln Benefit Life Company* *State Tracking Number:* *45330*
Company Tracking Number: *AR1003*
TOI: *A051 Individual Annuities- Immediate Non-Variable* *Sub-TOI:* *A051.000 Annuities - Immediate Non-variable*
Product Name: *AR1003*
Project Name/Number: *AR1003/AR1003*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Endorsement for Beneficiary Contract		Yes

SERFF Tracking Number: ALSB-126559665 State: Arkansas
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 Company Tracking Number: AR1003
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Form Schedule

Lead Form Number: AR1003

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AR1003	Policy/Cont Endorsement for ract/Fratern Beneficiary Contract al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		45.000	AR1003.pdf

LINCOLN BENEFIT LIFE COMPANY

IMMEDIATE ANNUITY INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT FOR BENEFICIARY CONTRACT

This endorsement is made a part of your Annuity.

Your annuity is amended so that it may qualify as an Individual Retirement Annuity ("IRA") under section 408(b) of the Internal Revenue Code of 1986, as amended (the "Code"). If the terms of this Endorsement conflict with the Annuity (including any schedules, endorsements, riders or amendments that are made a part of your Annuity, the provisions of this Endorsement shall control. This Endorsement contains numerous references to various Code sections, Income Tax Regulations and Internal Revenue Service ("IRS") rulings and notices. Such references are subject to change and this Endorsement will follow the most current guidelines. Capitalized items are as defined in the Annuity or this Endorsement. Any references to specific limits, definitions or tables under the Code or Income Tax Regulations shall include any applicable successor or replacement limit, definition, or table. We may amend your Annuity or this Endorsement to comply with applicable tax requirements. Your consent to any such changes will be sought only if required by the state in which the annuity was issued. Should you not consent to such changes, you may not continue the annuity as an IRA. This Endorsement supersedes any previous IRA endorsement that may have been provided with your Annuity. Your Annuity and this Endorsement do not constitute a plan document.

Exclusive Benefit The Annuity is established for the exclusive benefit of the individual Owner (you) and any Beneficiary. Except where otherwise indicated or required by law, references to "you" or "your" in this Endorsement shall be understood to mean the Owner of this Annuity.

Designated Beneficiary The term "Designated Beneficiary" shall have the meaning provided under the Code and any applicable regulations.

Inherited IRA An annuity purchased through a trustee-to-trustee transfer or direct rollover of death benefits or proceeds from:

1. another IRA;
2. a Code section 408(a) individual retirement account;
3. a qualified pension, profit-sharing or stock bonus plan described under Code section 401;
4. an annuity plan described under Code section 403(a);
5. an annuity contract described under Code section 403(b); or
6. an eligible deferred compensation plan described in Code section 457(b) which is maintained by an eligible employer described in Code section 457(e)(1)(A), under which you were the Designated Beneficiary. All contracts, plans and accounts listed in 1 through 6 above shall be referred to herein as "Qualified Account."

Original Owner The deceased individual from whose Qualified Account the death benefits or proceeds were transferred to purchase this Annuity.

Prohibition of Loans Loans are not available. Any loan provision of your Annuity of which this Endorsement is made a part is hereby deleted.

Code and Other Restrictions:

1. **Restrictions on Designations** You are the sole Owner, the Annuitant, and a measuring life of the Annuity. These designations may not be changed except as permitted by law.
2. **Nontransferability** This Annuity may not be sold, transferred, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose, to any person other than Allstate Life Insurance Company. This Annuity is not transferable. The requirements of this section shall not be deemed to preclude a transfer to a Spouse or former Spouse under a divorce or separation instrument where the transfer would qualify for non-recognition under Code section 1041.
3. **Nonforfeiture** Your interest in the Annuity, and that of any Beneficiary following your death, may not be forfeited.
4. **Annuity Option** The annuity option chosen must provide payments that will at least equal the required minimum distributions under the Code. The distribution period chosen cannot exceed the periods specified in section 1.401(a)(9)-6 of the Income Tax Regulations.

After your death, all payments made under an annuity option providing payments based on joint lives must be made to the surviving measuring life while the surviving measuring life is alive.

Contributions As an Inherited IRA, this Annuity may accept only the original trustee-to-trustee transfer or direct rollover of the death benefits or proceeds from the Original Owner's Qualified Account under which you were the Designated Beneficiary. Other than said transfer of death benefits or proceeds, no further contributions may be made to this Annuity.

Distributions:

1. **Inherited IRA** Distributions will be made to you (or to any Designated Beneficiary, if applicable, upon your death) in accordance with the provisions governing distributions upon or after the death of the Original IRA Owner.
2. **Required Minimum Distributions** Required minimum distributions ("Minimum Distributions") shall be made in accordance with the requirements of Code section 408(b)(3), including the incidental death benefit requirements of Code section 401(a)(9)(G), and the corresponding Income Tax Regulations, the provisions of which are incorporated herein by reference. We calculate required Minimum Distributions only with respect to this Annuity. You may elect to have the Minimum Distribution paid out monthly, quarterly, semi-annually or annually. Required Minimum Distributions must be made in intervals of no longer than one year.
3. **Distributions After Death of Original IRA Owner** Since the Annuity was issued as an Inherited IRA, the Annuity is subject to the Minimum Distribution requirements applicable upon the death of the Original Owner. The entire interest in the Annuity must be distributed under one of the methods described below:
 - a. **Original Owner Died On or After Required Beginning Date** If the Original Owner died on or after his or her required beginning date as defined in Code section

401(a)(9)(C), payments under this Annuity shall be distributed at least as rapidly as under the method of distributions being used under Code section 401(a)(9)(A)(ii) as of the date of the Original Owner's death.

- b. Original Owner Died Before Required Beginning Date If the Original Owner died before his or her required beginning date as defined in Code section 401(a)(9)(C), payments under this annuity will be distributed at least as rapidly as follows:
- i. Payments for a Period Certain Not to Exceed Life Expectancy Distributions must begin by the end of the calendar year following the calendar year of the Original Owner's death. Payments must be made over a period not to exceed your life expectancy, determined using your age as of your birthday in the calendar year following the calendar year in which the Original Owner died.
 - ii. Payments for Your Life Distributions must begin by the end of the calendar year following the calendar year of the Original Owner's death. Payments will be made for as long as you live. Upon your death, payments under the Annuity will cease.
 - iii. Payments for Your Life With a Period Certain Distributions must begin by the end of the calendar year following the calendar year of the Original Owner's death. Payments will be made for your lifetime or until the end of the period certain, if longer. The period certain may not exceed your life expectancy, determined using your age as of your birthday in the calendar year following the calendar year in which the Original Owner died.

"Interest" Defined The "interest" in the Annuity includes the amount of any outstanding rollover or transfer under Q&As-7 and -8 of Section 1.408-8 of the Income Tax Regulations. Also, prior to the date that annuity payments, if any, commence on an irrevocable basis (except for acceleration), the "interest" in the Annuity includes the actuarial value of any other benefits provided under the Annuity, such as guaranteed death benefits, unless otherwise provided by applicable federal law.

Annual Reports We shall furnish annual calendar year reports concerning the status of the IRA and such information concerning required Minimum Distributions as is prescribed by the Commissioner of Internal Revenue.

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

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


Susan L. Lees
Secretary


Lawrence W. Dahl
President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
LBL Readability - Signed.pdf		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	Not applicable to this filing.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo	
Bypass Reason:	Not applicable to this filing.	
Comments:		

	Item Status:	Status Date:
Satisfied - Item:	Statement of Variability	
Comments:		
Attachment:		
LBL CW SOV.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
IMMEDIATE ANNUITY INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT FOR BENEFICIARY CONTRACT	AR1003	45



Sarah Donahue, Assistant Vice President

March 29, 2010

Statement of Variability

Form AR1003

Items in the above-referenced form(s) are bracketed to indicate variable information. Some items vary to reflect policy-specific information. For other items, this Statement of Variability defines a permissible range that may be used for newly-issued policies without the necessity of a re-filing, thereby allowing the company to promptly respond to changes, such as in the market, company experience, or the regulatory environment. Any decision to apply a new factor within the permitted range, will affect newly-issued policies only, and not in-force business. Further, any such changes will be based on sound actuarial practice and administered in a uniform, non-discriminatory manner

Endorsement Form AR1003

Page	Bracketed Items	Range of Variability
3	Company Telephone & Officers	Company telephone number and Company Officers may vary over time.