

State: Arkansas **Filing Company:** Lincoln Benefit Life Company
TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed
Product Name: Annuity Bailout Endorsement 2013
Project Name/Number: Annuity Bailout Endorsement 2013/Annuity Bailout Endorsement 2013

Filing at a Glance

Company: Lincoln Benefit Life Company
Product Name: Annuity Bailout Endorsement 2013
State: Arkansas
TOI: A07I Individual Annuities - Special
Sub-TOI: A07I.001 Equity Indexed
Filing Type: Form
Date Submitted: 11/29/2012
SERFF Tr Num: ALSB-128781723
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AR1301

Implementation: On Approval
Date Requested:
Author(s): Jacklin Lynch
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/04/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Lincoln Benefit Life Company
TOI/Sub-TOI: A071 Individual Annuities - Special/A071.001 Equity Indexed
Product Name: Annuity Bailout Endorsement 2013
Project Name/Number: Annuity Bailout Endorsement 2013/Annuity Bailout Endorsement 2013

General Information

Project Name: Annuity Bailout Endorsement 2013 Status of Filing in Domicile: Pending
Project Number: Annuity Bailout Endorsement 2013 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 12/04/2012
State Status Changed: 12/04/2012
Deemer Date: Created By: Jacklin Lynch
Submitted By: Jacklin Lynch Corresponding Filing Tracking Number:
Filing Description:
RE: AR1301 – Waiver of Charges Endorsement

Dear Mr. Shields:

Attached for your review and approval, please find the above referenced forms. These forms are new, not previously submitted, and they do not replace any currently issued forms.

Form AR1301 is a Waiver of Charges Endorsements. These endorsements will provide customers the opportunity to withdraw funds or surrender their contract, without incurring any withdrawals charges, if we lower their cap rates to the contractual minimum through the creation of a bailout provision.

Form AR1301 is only intended for use with products that are currently in force but no longer being sold by Lincoln Benefit Life Company.

Form AR1301 will be used with the following previously approved contracts:

AP 9750-AR, approved on 07/22/1997
AP 9412, approved on 03/09/1995
AP0530, approved on 12/05/2005
AP0540, approved on 12/05/2005

We have also attached any other supplemental information as required by your state.

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. Thank you for your consideration of this matter.

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Sincerely,

Jacklin Lynch
 Senior Product & Financial Analyst
 Contract Development and Filing

Company and Contact

Filing Contact Information

Jacklin Lynch, Sr. Product & Financial Analyst jsarh@allstate.com
 3100 Sanders Rd, Suite M2A 847-402-4793 [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: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 Per Form X 1 Forms = \$50.00
 Per Company: No

| Company | Amount | Date Processed | Transaction # |
|------------------------------|---------|----------------|---------------|
| Lincoln Benefit Life Company | \$50.00 | 11/29/2012 | 65295945 |

SERFF Tracking #:

ALSB-128781723

State Tracking #:

Company Tracking #:

AR1301

State:

Arkansas

Filing Company:

Lincoln Benefit Life Company

TOI/Sub-TOI:

A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name:

Annuity Bailout Endorsement 2013

Project Name/Number:

Annuity Bailout Endorsement 2013/Annuity Bailout Endorsement 2013

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 12/04/2012 | 12/04/2012 |

SERFF Tracking #:

ALSB-128781723

State Tracking #:

Company Tracking #:

AR1301

State:

Arkansas

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Disposition

Disposition Date: 12/04/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

| 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 |
| Supporting Document | Compliance Certification | | Yes |
| Form | Waiver of Charges Endorsement | | Yes |

State: Arkansas

Filing Company:

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Form Schedule

Lead Form Number: AR1301

| Item No. | Schedule Item Status | Form Name | Form Number | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|----------------------|-------------------------------|-------------|-----------|-------------|----------------------|-------------------|---|
| 1 | | Waiver of Charges Endorsement | AR1301 | POLA | Initial | | 50.200 | AR1301 Bailout Endorsement for SIAs FINAL.pdf |

Form Type Legend:

| | | | |
|-------------|---|-------------|--|
| ADV | Advertising | AEF | Application/Enrollment Form |
| CER | Certificate | CERA | Certificate Amendment, Insert Page, Endorsement or Rider |
| DDP | Data/Declaration Pages | FND | Funding Agreement (Annuity, Individual and Group) |
| MTX | Matrix | NOC | Notice of Coverage |
| OTH | Other | OUT | Outline of Coverage |
| PJK | Policy Jacket | POL | Policy/Contract/Fraternal Certificate |
| POLA | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | SCH | Schedule Pages |

LINCOLN BENEFIT LIFE COMPANY
{1-800-525-9287}

Waiver of Charges Endorsement

As used in this endorsement, "Contract" means the Contract or Certificate to which this endorsement is attached.

As used in this endorsement, "Account" refers to each Indexed Account or premium payment received from you.

This endorsement is attached to and made part of your Contract as of the most recent anniversary of any Account preceding receipt of this endorsement.

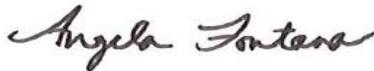
The following provision is added to your contract:

Your Contract has a new Bailout feature. This feature provides you an opportunity to withdraw funds from your Contract, including a full surrender of your Contract, free of withdrawal or surrender charges. This feature can be exercised during the Bailout Period, which is defined as the 45-day period following the end of a Contract year or reset date.

If during the withdrawal charge period the cap is set equal to the minimum guaranteed cap that applies to the respective Account, you may withdraw all or a portion of the value of that Account or surrender your entire Contract during the Bailout Period without incurring a withdrawal or surrender charge. We must receive your request in writing during the 45-day Bailout Period in a form satisfactory to us. Any withdrawal request received after this period will be subject to a withdrawal or surrender charge.

During the Bailout Period, you may withdraw up to your Contract's accumulated value, contract value, or minimum guaranteed value, as applicable.

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



Angela Fontana
Secretary



Lawrence W. Dahl
President

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Supporting Document Schedules

| | | Item Status: | Status Date: |
|--|----------------------|--------------|--------------|
| Satisfied - Item: | Flesch Certification | | |
| Comments: | | | |
| Attachment(s): | | | |
| CW Readability Certification - LBL.pdf | | | |

| | | Item Status: | Status Date: |
|------------------------------------|--------------------------|--------------|--------------|
| Satisfied - Item: | Statement of Variability | | |
| Comments: | | | |
| Attachment(s): | | | |
| LBL Bailout Endorsement SOV CW.pdf | | | |

| | | Item Status: | Status Date: |
|------------------------|--------------------------|--------------|--------------|
| Satisfied - Item: | Compliance Certification | | |
| Comments: | | | |
| Attachment(s): | | | |
| Compliance Cert _1.pdf | | | |

CERTIFICATION OF READABILITY
Lincoln Benefit Life Company

I, Sarah Donahue, Vice President, hereby certify that these forms achieve a Flesch reading score as listed below:

| <u>Form Number</u> | <u>Flesch Score</u> |
|--------------------|---------------------|
| AR1301 | 50.2 |



Sarah Donahue
Vice President

November 13, 2012

Date

Statement of Variability

Form AR1301

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.

AR1301 series, Waiver of Charges Endorsement

| Page | Bracketed Items | Range of Variability |
|------|--|--|
| 1 | a. Company telephone number and Officers | Company telephone number and Company Officers may vary over time |

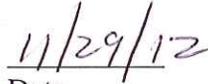
STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

I, Sarah Donahue, hereby certify that to the best of my knowledge and belief this submission complies with Ark. Code 23-79-138, Regulation 49, and Regulation 19s10B.



Signature of Officer



Date

Vice President

Title