

**State:** Arkansas      **Filing Company:** Lincoln Benefit Life Company  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** War and War/Aviation Limitation Riders 2012  
**Project Name/Number:** /

## Filing at a Glance

Company: Lincoln Benefit Life Company  
Product Name: War and War/Aviation Limitation Riders 2012  
State: Arkansas  
TOI: ML02 Multi-Line - Other  
Sub-TOI: ML02.000 Multi-Line - Other  
Filing Type: Form  
Date Submitted: 07/18/2012  
SERFF Tr Num: ALSB-128578949  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: UL1202

Implementation  
Date Requested:  
Author(s): Ronald Nissen  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 07/23/2012  
Disposition Status: Approved-Closed  
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Lincoln Benefit Life Company

TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

Product Name: War and War/Aviation Limitation Riders 2012

Project Name/Number: /

### General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	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: 07/23/2012
	State Status Changed: 07/23/2012
Deemer Date:	Created By: Ronald Nissen
Submitted By: Ronald Nissen	Corresponding Filing Tracking Number: ALSB-128578948

#### Filing Description:

- Lincoln Benefit Life Company
- UL1202 – War and Aviation Limit on Death Proceeds Rider for Flexible Premium Products
- UL1203 – War Limit on Death Proceeds Rider for Flexible Premium Products
- LR1204 – War and Aviation Limit on Death Proceeds Rider
- LR1205 – War Limit on Death Proceeds Rider

We submit the above-referenced forms for your review and approval. These forms are new and do not replace any previously approved forms.

These forms may be used on a general use basis with Lincoln Benefit Life Company’s life insurance products when deemed appropriate by world circumstances. We ask that you review this filing simultaneously with SERFF Tracking ALSB-128578948, because that filing is the same filing as this one, except that it is being made for our parent company, Allstate Life Insurance Company.

#### Description of Forms

Forms UL1202 and UL1203 may be used with flexible premium policies issued by Lincoln Benefit Life Company and approved by your department. We may include UL1202 and UL1203 as part of the life insurance policy, for an indefinite period of time, when the insured is a member of the Active Military or the Active Reserves.

Forms LR1204 and LR1205 may be used with all other life insurance policies, such as whole or term products, issued by Lincoln Benefit Life Company, approved by your department. We may include LR1204 and LR1205 as part of the life insurance policy, for an indefinite period of time, when the insured is a member of the Active Military or the Active Reserves.

Forms UL1202, UL1203, LR1204 and LR1205 will be used in conjunction with Lincoln Benefit Life Company’s previously approved form LA9020, Military Status Questionnaire. We intend to have form LA9020 completed, for an indefinite period of time, by all life insurance applicants who are members of the Military, Reserves or National Guard. These forms are designed to provide information concerning the military status of such insurance applicants.

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.

In addition to the forms listed above, we have attached all supplemental information as required by your state

**State:** Arkansas      **Filing Company:** Lincoln Benefit Life Company

**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

**Product Name:** War and War/Aviation Limitation Riders 2012

**Project Name/Number:** /

If you have any questions, please feel free to contact me. Thank you for your consideration of this matter.

Sincerely,

Ron Nissen  
State Filing Project Manager

## Company and Contact

### Filing Contact Information

Ron Nissen, Product & Financial Analyst      rniss@allstate.com  
3100 Sanders Rd., Suite M2A      847-402-3246 [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	

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## Filing Fees

Fee Required?      Yes  
Fee Amount:      \$200.00  
Retaliatory?      No  
Fee Explanation:      50.00 per form x 4 forms = \$200.00  
Per Company:      No

Company	Amount	Date Processed	Transaction #
Lincoln Benefit Life Company	\$200.00	07/18/2012	60998898

<b>SERFF Tracking #:</b>	ALSB-128578949	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	UL1202
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Lincoln Benefit Life Company		
<b>TOI/Sub-TOI:</b>	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other				
<b>Product Name:</b>	War and War/Aviation Limitation Riders 2012				
<b>Project Name/Number:</b>	/				

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/23/2012	07/23/2012

<b>SERFF Tracking #:</b>	ALSB-128578949	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	UL1202
<b>State:</b>	Arkansas	<b>Filing Company:</b>			Lincoln Benefit Life Company
<b>TOI/Sub-TOI:</b>	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other				
<b>Product Name:</b>	War and War/Aviation Limitation Riders 2012				
<b>Project Name/Number:</b>	/				

## Disposition

Disposition Date: 07/23/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Name Change Endorsement		No
Supporting Document	Address Change Endorsement		No
Supporting Document	Readability		Yes
Supporting Document	SOV		Yes
Form	War and Aviation Limit on Death Proceeds		Yes
Form	War Limit on Death Proceeds		Yes
Form	War and Aviation Limit on Death Proceeds		Yes
Form	War Limit on Death Proceeds		Yes

<b>SERFF Tracking #:</b>	ALSB-128578949	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	UL1202
<b>State:</b>	Arkansas	<b>Filing Company:</b>			Lincoln Benefit Life Company
<b>TOI/Sub-TOI:</b>	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other				
<b>Product Name:</b>	War and War/Aviation Limitation Riders 2012				
<b>Project Name/Number:</b>	/				

## Form Schedule

Lead Form Number: UL1202							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1		UL1202	POLA	War and Aviation Limit on Death Proceeds	Initial:	55.600	UL1202 - LBL UL War and Aviation Rider.pdf
2		UL1203	POLA	War Limit on Death Proceeds	Initial:	52.300	UL1203 - LBL UL War Rider.pdf
3		LR1204	POLA	War and Aviation Limit on Death Proceeds	Initial:	55.600	LR1204 - LBL WL-Term War and Aviation Rider.pdf
4		LR1205	POLA	War Limit on Death Proceeds	Initial:	52.300	LR1205 - LBL WL-Term War Rider.pdf

### Form Type Legend:

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

# LINCOLN BENEFIT LIFE COMPANY

## War and Aviation Limit on Death Proceeds

[1-800-525-9287](tel:1-800-525-9287)

### General

1. The "policy" is the policy to which this rider is attached.
2. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
3. This rider is made a part of the policy on the policy issue date, unless this rider is issued after the date the policy is issued. In such a case, the issue date of this rider is stated in the endorsement accompanying this rider.

### Definitions

**Act of War** - Any act peculiar to military, naval or air operations in time of war.

**Home Area** - The fifty states of the United States and its territories, the District of Columbia and Canada.

**Insured** - The person(s) who completed the questionnaire for which this rider was issued.

**Military** - The military, naval, or air forces of any country, combination of countries, or international organization.

**Passenger** - Excludes one who receives training or has a duty on an air or space craft even if the training or duty does not relate to the trip.

**War** - War includes, but is not limited to:

1. Declared war; or
2. Armed aggression by one or more countries resisted on orders of any other country, combination of countries, or international organization.

### Limitations

We will limit the amounts we pay if the insured dies as a result of:

1. War or any act of war if the cause of death occurs while the insured is in military service provided the insured dies while in military service or within six months after termination of military service; or
2. The special hazards incident to military service provided the cause of death occurs while the insured is in military service and the insured dies outside the home area or within six months after the insured's return to the home area while in military service or within six months after the termination of military service, whichever is earlier; or
3. War or any act of war if the cause of death occurs while the insured is serving in any civilian non-combatant unit serving with any military, provided the death of the insured occurs while serving in such units or within six months after termination of service in such units, whichever is earlier; or
4. The special hazards incident to service in any civilian non-combatant unit serving with any military, if the cause of death occurs while the insured is serving in such units and is outside the home area, provided that death occurs outside the home area or within six months after the insured's return to the home area while serving with such units or within six months of the termination of service in such units, whichever is earlier; or

5. War or any act of war within two years from the date of issue of the policy, while the insured is not serving in any military or civilian non-combatant units, if the cause of death occurs while the insured is outside the home area, provided the death of the insured occurs outside the home area or within six months after the insured's return to the home area; or
6. Being in or falling from an air or space craft. This does not apply if the insured was riding as a passenger in a craft being used:
  - a. Commercially to transport passengers for hire; or
  - b. By a private business or government to transport its personnel or guests.

If the insured is the insured under the policy, we will only pay:

1. A refund of the payments made, less the cost of insurance deductions for any benefit riders, with compound interest at 4% a year; or
2. The proceeds that would have been paid, if less.

The policy and all benefit riders will terminate at this time.

If the insured is the insured under an Additional Insured Rider, we will only pay:

1. A refund of the deductions made for the Additional Insured Rider with compound interest at 4% a year; or
2. The proceeds that would have been paid, if less.

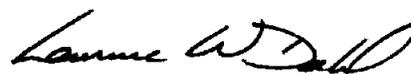
All riders covering the insured will terminate at this time.

**Incontestability**

The policy limitations on our right to contest does not apply to the War and Aviation Limit on Death Proceeds.



Susan L. Lees  
Secretary



Lawrence W. Dahl  
President

# LINCOLN BENEFIT LIFE COMPANY

## War Limit on Death Proceeds

**1-800-525-9287**

### General

1. The "policy" is the policy to which this rider is attached.
2. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
3. This rider is made a part of the policy on the policy issue date, unless this rider is issued after the date the policy is issued. In such a case, the issue date of this rider is stated in the endorsement accompanying this rider.

### Definitions

**Act of War** - Any act peculiar to military, naval or air operations in time of war.

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**Insured** - The person(s) who completed the questionnaire for which this rider was issued.

**Military** - The military, naval, or air forces of any country, combination of countries, or international organization.

**War** - War includes, but is not limited to:

1. Declared war; or
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### Limitations

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2. The special hazards incident to military service provided the cause of death occurs while the insured is in military service and the insured dies outside the home area or within six months after the insured's return to the home area while in military service or within six months after the termination of military service, whichever is earlier; or
3. War or any act of war if the cause of death occurs while the insured is serving in any civilian non-combatant unit serving with any military, provided the death of the insured occurs while serving in such units or within six months after termination of service in such units, whichever is earlier; or
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5. War or any act of war within two years from the date of issue of the policy, while the insured is not serving in any military or civilian non-combatant units, if the cause of death occurs while the insured is outside the home area, provided the death of the insured occurs outside the home area or within six months after the insured's return to the home area.

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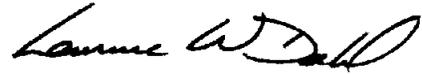
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**Incontestability**

The policy limitations on our right to contest does not apply to the War Limit on Death Proceeds.



Susan L. Lees  
Secretary



Lawrence W. Dahl  
President

# LINCOLN BENEFIT LIFE COMPANY

## War and Aviation Limit on Death Proceeds

1-800-525-9287

### General

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  - a. Commercially to transport passengers for hire; or
  - b. By a private business or government to transport its personnel or guests.

If the insured is the insured under the policy, we will only pay:

1. A refund of the payments made with compound interest at 4% a year; or
2. The proceeds that would have been paid, if less.

The policy and all benefit riders will terminate at this time.

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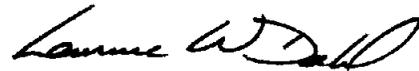
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**Incontestability**

The policy limitations on our right to contest does not apply to the War and Aviation Limit on Death Proceeds.



Susan L. Lees  
Secretary



Lawrence W. Dahl  
President

# LINCOLN BENEFIT LIFE COMPANY

## War Limit on Death Proceeds

**1-800-525-9287**

### General

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If the insured is the insured under the policy, we will only pay:

1. A refund of the payments made with compound interest at 4% a year; or
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If the insured is the insured under an Additional Insured Rider, we will only pay:

1. A refund of the deductions made for the Additional Insured Rider with compound interest at 4% a year; or
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The policy limitations on our right to contest does not apply to the War Limit on Death Proceeds.



Susan L. Lees  
Secretary



Lawrence W. Dahl  
President

<b>SERFF Tracking #:</b>	ALSB-128578949	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	UL1202
<b>State:</b>	Arkansas	<b>Filing Company:</b>			Lincoln Benefit Life Company
<b>TOI/Sub-TOI:</b>	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other				
<b>Product Name:</b>	War and War/Aviation Limitation Riders 2012				
<b>Project Name/Number:</b>	/				

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Readability		
Comments:	Attached is the readability cert.		
Attachment(s):			
CW Readability Certification - LBL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	SOV		
Comments:	Attached is the SOV.		
Attachment(s):			
War Riders SOV _CW_ - LBL.pdf			

**CERTIFICATION OF READABILITY**  
**Lincoln Benefit Life Company**

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

<u>Form Number</u>	<u>Flesch Score</u>
UL1202 .....	55.6
UL1203 .....	52.3
LR1204 .....	55.6
LR1205 .....	52.3

  
Digitally signed by Robert Transon  
DN: cn=Robert Transon,  
o=Allstate, ou=Product  
Management,  
email=rtranson@allstate.com,  
c=US  
Date: 2012.07.10 08:39:32 -05'00'

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Robert Transon  
Vice President

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July 10, 2012  
Date

# Lincoln Benefit Life Company

## Statement of Variability

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.**

### Forms UL1202, UL1203, LR1204 and LR1205

Page	Bracketed Items	Range of Variability
1-2	a. Company Telephone, Officers	Company telephone number and Company Officers may vary over time