

The Concern is Real. The Best Solution Could be an IRA.

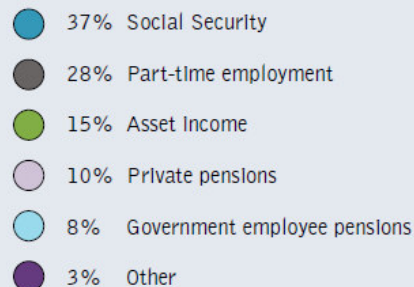
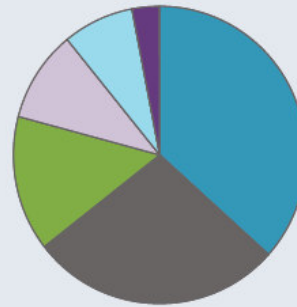
Leisurely retirement has always been a part of the American dream. Unfortunately, fewer than one in three Americans expect to be able to fully retire.¹ The solution: Save enough money so that their retirement dreams are not compromised. IRAs can help!

A tax-deferred IRA can be a great tool to help build retirement savings. When the IRA is a Lincoln Benefit Life annuity, benefits may include:

- Provides a stream of income.²
- Minimum distributions are not required at age 70½ on after-tax contributions.
- Contributions can be tax deductible (if the customer's employer doesn't offer a retirement plan or if the customer is single and has adjusted gross income below a certain level).
- A wide range of fixed or indexed tax-deferred annuities are available, offering features such as higher potential growth than with traditional annuities; protection from downside market risk; and portfolio diversification.

Saving more with an annuity can mean more income in retirement. Talk to your customers about whether a Lincoln Benefit Life annuity might help them achieve their retirement goals.

A study by the Social Security Administration showed that **one-third** of a retiree's income comes from personal savings and/or retirement plans:



Source: Social Security Administration's Annual Social and Economic Supplement to the Current Population Survey, March 2007.

for details on marketing materials available at www.accessallstate.com/tax2010

¹ Source: http://www.scottrade.com/white_papers/The_2009_Scottrade_American_Retirement_Study.pdf
² All guarantees are based on the claims-paying ability of Lincoln Benefit Life.

FOR BROKER-DEALER OR AGENT USE ONLY — This material may not be quoted, reproduced or shown to members of the public, nor used in electronic or written form as sales literature for public use.

Allstate Life Insurance Company, Home Office, Northbrook, IL

LBL7697-1 | 12/09 | ©2009 Allstate Insurance Company | accessallstate.com

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

To discuss your next case, call GAIN at 800-847-6426.