



LBL TrueTerm Product Changes

We continue to review our product portfolio for changes in consumer needs, profitability and competitiveness. As with many carriers, the increasing cost of capital has significantly impacted our term pricing. As a result, we are repricing our TrueTerm product effective October 12, 2009. Rates for most underwriting classes will be increasing, some will have no change and some will even have a rate decrease.

Additionally, the conversion privilege within the TrueTerm product will now allow for convertibility through 10 years, or age 60 if earlier.

TrueTerm applications dated on or before October 11, 2009 and received in the home office by October 25, 2009 will receive the old rates. The new rates will be used for any applications dated on or after October 12, 2009 and any applications received on or after October 26, 2009 (regardless of the signed date).

State approvals

The repricing of Lincoln Benefit Life's TrueTerm will be available in all states except Indiana, Mississippi, New York, Oregon and Washington. We will notify you when these states have approved the new pricing.

TrueTerm ADB Rider Available in MA

Effective August 28, 2009, the Accelerated Death Benefit rider (LR0806) is available for sale in Massachusetts.]