Simplified. Underwriting.

...two words that aren't normally used in the same sentence.

That, however, is exactly what we're aiming for with our new Sequel underwriting program. For a limited time, existing Lincoln Benefit Life customers who purchased a life insurance policy between June 1, 2007 and June 1, 2008 can apply for additional coverage on a simplified basis.

Have your customers:

- Experienced a recent life event such as marriage or the birth or adoption of a child?

- Received a promotion or a raise?

Do they need more coverage than they could initially afford? Whatever the case, if your customers' life insurance needs are greater than the coverage they actually have, we can help!

Take a look at the benefits the Sequel underwriting program provides:

- It allows customers to apply for additional coverage on a simplified basis[1]

- Underwriting is limited to a tele-interview, prescription drug check and MIB

- The total of the two policies can be up to $3,000,000[2]

- Customers up to age 65 qualify

What to Submit:

- FAA73 series application - Part 1, Agent's Report and the Financial Information page (if applicable for amount)

- The cover sheet that comes with the application[3]

- First premium and bank draft or credit card authorization[4]

- Other applicable point-of-sale forms (illustration, etc.)

What to Expect:

When LBL receives Part 1 of the application and point-of-sale forms:

- We will check the MIB and a prescription drug database.

- Our tele-interview vendor (ExamOne) will call the proposed insured to complete Part 2. This will take approximately 10 to 20 minutes.

If this process does not uncover a significant change in health or insurability since the previous LBL policy was issued, we will issue the new policy in the same rate class as the previous policy.[5] If there has been a significant change, we will give you and the customer the choice of stopping the underwriting process or proceeding, subject to full underwriting.

This promotion is available for a limited time only,[6] so don't waste any time in contacting your customers to discuss their life insurance needs.

This information is provided as a summary of the Sequel underwriting program. For complete details, contact the home office or your Marketing Organization.

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Guarantees are based on the claims-paying ability of Lincoln Benefit Life.

1 The new policy can be any LBL permanent or term product currently available for sale. Survivorship policies can also qualify based on an original survivorship policy or individual policies on both insureds. Subject to regular underwriting if a higher rate class is possible and acceptable to the customer.

2 The coverage amount under the additional policy can be no more than the original policy. The total of the two policies cannot exceed $3 million and the total of all LBL and Allstate policies, including any issued before June 1, 2007, cannot exceed $5 million. The total line of coverage must be financially justified.

3 The cover sheet that will now be downloaded with the application must be included to prevent the usual underwriting requirements from being ordered.

4 If the face amount exceeds our $1,000,000 Temporary Insurance Agreement (TIA) limit, do not submit the first premium and bank draft or credit card authorization with the application.

5 If the last policy was issued at Standard Non-Tobacco rates on a plan without a Standard Select class, the underwriter will consider for Standard Select class based on all underwriting information received on the last policy and the current application. If the first policy was a permanent product and received underwriting credits under LBL's Sherlock program, the same credits will be available if the second policy is also permanent but not if it is term.

6 This program is available from June 2, 2008 - December 15, 2008. Applications must be received by December 15, 2008 to be eligible.

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