

Check out interest rates for Lincoln Benefit Life products.

January 18, 2008
Volume 08-010

Annuities - Fixed

Tactician® Plus

Guarantee Period	Base Rate	1st-Year Bonus		Total 1st-Year Rate		Effective Rate ¹		Change From Previous Week	Effective Date
		<\$100,000	>\$100,000	<\$100,000	>\$100,000	<\$100,000	>\$100,000		
5-Year	3.35	1.00	2.00	4.35	5.35	3.55	3.75	0.00	Rates shown effective Dec. 31, 2007 - Feb. 3, 2008
6-Year	4.10	0.00	1.00	4.10	5.10	4.10	4.27	0.00	
7-Year	3.75	1.00	2.00	4.75	5.75	3.89	4.04	0.00	
8-Year	3.75	1.50	2.50	5.25	6.25	3.94	4.06	0.00	
9-Year	3.70	4.00	5.00	7.70	8.70	4.14	4.26	0.00	
10-Year	4.05	1.00	2.00	5.05	6.05	4.15	4.25	0.00	

¹The effective rate shown above is calculated using the guarantee period.

Tactician® Plus is a flexible premium deferred annuity with a market value adjustment issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company. Base rate subject to change at any time. Product may not be available in all states.

SureHorizonSM II

Guarantee Period	Base ² Rate	1st-Year Bonus ³		Total 1st-Year Rate ³		Change From Previous Week	Effective Date
		<\$100,000	>\$100,000	<\$100,000	>\$100,000		
1-Year	3.30	1.50	2.50	4.80	5.80	(0.20)	Base rates shown are effective Jan. 28, 2007 - Feb. 3, 2008
3-Year	3.15	1.50	2.50	4.65	5.65	(0.20)	
6-Year	3.15	1.50	2.50	4.65	5.65	(0.20)	

The minimum guarantee rate for SureHorizon II is subject to change each quarter. The current minimum rate is 3.00% effective as of Dec. 19, 2005. In Washington, the minimum rate will be 2.70% effective 1/7/08.

SureHorizonSM Choice

Guarantee Period	Base ² Rate	1st-Year Bonus ³		Total 1st-Year Rate ³		Change From Previous Week	Effective Date
		<\$100,000	>\$100,000	<\$100,000	>\$100,000		
1-Year	4.10	1.50	2.50	5.60	6.60	(0.15)	Base rates shown are effective Jan. 28, 2007 - Feb. 3, 2008
3-Year	4.00	1.50	2.50	5.50	6.50	(0.15)	
6-Year	3.85	1.50	2.50	5.35	6.35	(0.15)	
9-Year	3.75	1.50	2.50	5.25	6.25	(0.15)	

²Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.

³Does not include the ROP option. Contracts selecting ROP receive 50 basis points less than shown.

The current minimum is 3.00% except in Washington, which will be 2.70% effective 1/7/08.

SureHorizonSM Choice is a single premium deferred annuity; SureHorizonSM II is a flexible premium deferred annuity. Both are issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company.

Base rates are subject to change at any time. SureHorizon II and SureHorizon Choice may not be available in all states.

Allstate® Treasury-Linked Annuity

Premium Level (2% minimum guarantee)	Rate	Change From Previous Week	Effective Date
Less than \$100,000	3.15	(0.30)	Rates shown effective Jan. 28, 2007 - Feb. 3, 2008
\$100,000 or more	3.40	(0.30)	

⁴Does not include the ROP option. Contracts selecting the ROP option receive 15 basis points less than shown.

Allstate® Treasury-Linked Annuity is a flexible premium deferred annuity issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company. Base rate subject to change at any time. Product may not be available in all states.

Not FDIC, NCUA/NCUSIF insured – Not a deposit – No bank or credit union guarantee – Not insured by any federal government agency

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Annuities - Fixed

Allstate[®] Treasury-Linked Annuity II

Premium Level (2% minimum guarantee)	Rate ⁴	Change From Previous Week	Effective Date
Less than \$100,000	3.15	(0.30)	Rates shown effective Jan. 28, 2007 - Feb. 3, 2008
\$100,000 or more	3.40	(0.30)	

Allstate[®] Treasury-Linked Annuity II is a single premium deferred annuity issued by Lincoln Benefit Life Company, a wholly owned subsidiary of Allstate Life Insurance Company.

Base rate subject to change at any time. Product may not be available in all states.

Initiator⁶

Guarantee Period	Rate ⁵	Change From Previous Week	Effective Date
1-Year	3.90	(0.15)	Jan. 28, 2007 - Feb. 3, 2008

⁵Initiator also credits a 3.00% premium enhancement at issue.

⁶Base rate subject to change at any time. Product may not be available in all states.

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Annuities - Indexed

SIA Series Effective Date Caps and Rates shown are effective Dec. 31, 2007 - Feb. 3, 2008	Saver's Index® Annuity			Saver's Index® Annuity III			Saver's Index® Annuity Plus				Saver's Index® Annuity Premier		
	Cap ⁷	Cap for Deposits > \$100,000	Cost of ROP ⁸	Cap ⁷	Cap for Deposits > \$100,000	Cost of ROP ⁸	Cap	Cap for Deposits > \$100,000	Minimum Cap on Renewal	Cost of ROP ⁸	Cap	Cap for Deposits > \$100,000	Minimum Cap on Renewal
Crediting Options													
1-Year Annual Reset ⁹							7.00	7.50	2.00	0.75	6.00	6.50	2.50
1-Year Low Watermark ⁹							6.75	7.25	2.00	0.75	5.87	6.37	2.50
1-Year Monthly Average ⁹							6.50	7.50	2.00	1.50	5.50	6.50	2.50
Monthly Cap ⁹							1.70	1.80	1.00	0.25	1.70	1.80	1.00
Option 1 (60% Participation) ⁹	8.25	8.75	0.75	7.25	7.75	0.75							
Option 2 (100% Participation) ⁹	7.25	7.75	0.75	6.25	6.75	0.75							
Fixed Account													
Annual Interest Rate ⁹									3.45				3.10
Minimum Guaranteed Rate		N/A			N/A				2.00				2.50
Cost of ROP									0.10				N/A
Minimum Guaranteed Value													
		3% on 90% of premium ¹⁰			3% on 90% of premium ¹⁰				100% of Purchase Payment at 2% less withdrawal charges ¹⁰				100% of Purchase Payment at 2.5% less withdrawal charges ¹⁰
Credit Enhancement¹¹		N/A			N/A				N/A				3% of Purchase Payment

⁷The Cap is increased by 0.50% for purchase payments made to contracts written on or after May 16, 2005 having contract values of \$100,000 or more in approved states.

⁸ROP is available on the Saver's Index® Annuity, Saver's Index® Annuity III and Saver's Index® Annuity Plus. If elected, the interest rate for the fixed account (if applicable) and Cap on the indexed account is reduced by the cost of ROP displayed above for the first term on SIA, and during the withdrawal charge period on SIA III and SIA Plus.

⁹These rates, caps and bonuses are for the first year only and are subject to change in subsequent years.

¹⁰Minimum guaranteed value assumes no withdrawals are taken from the contract. Minimum guaranteed value rate for year 11 and after for Saver's Index® Annuity Plus and Premier is 3%.

¹¹Credit enhancement is considered to be gain for tax purposes.

Participation rate for Saver's Index® Annuity Plus and Saver's Index® Annuity Premier is 100%.

Saver's Index® Annuity, Saver's Index® Annuity Plus and Saver's Index® Annuity Premier are single premium deferred annuities; Saver's Index® Annuity III is a flexible premium deferred annuity. All are issued by Lincoln Benefit Life Company, Lincoln, Nebraska, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, Illinois. Guarantees are based on the claims paying ability of Lincoln Benefit Life Company.

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