

Estate Liquidity Rider¹

Permanent Coverage With Refund Privileges

Your customers understand that they need life insurance. But they may be hesitant to buy a permanent policy because they're worried about their needs changing. For couples in search of survivorship life coverage, the Estate Liquidity Rider may give them just the right balance of protection and flexibility.

This rider is designed to help qualifying customers remain adaptable to change. They will have the ability to recover a significant percentage of their premium payments if they cancel their coverage during the 60-day window following the 10th or 15th policy anniversaries.

How It Works

When a couple purchases a qualifying survivorship life policy, the Estate Liquidity Rider is automatically included at no cost. To ensure that the rider remains in effect, they need to make all planned premium payments on time.

If the policy is surrendered during the 60 days following the 10th policy anniversary, 90% of the total premium payments will be refunded. Or the couple could alternatively elect to receive a waiver of surrender charges instead of a return of premium.

If they continue making planned payments and then cancel the policy during the 60-day window following the 15th anniversary, the couple will be refunded 100% of the premiums paid. They would also have the option to receive a waiver of surrender charges instead of a return of premium at this time.

Regardless of which window they choose to surrender their policy in, they have the power to cancel for any reason—be it estate tax law changes, life changes, or any other motive.

The Estate Liquidity Rider is only available with Legacy Secure SL[®] from Lincoln Benefit Life. To learn more about what this product can do for your customers, visit iblsales.com today.

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¹ The Estate Liquidity Rider is attached at no cost to all Legacy Secure SL[®] policies in states where available and in which the youngest insured is age 75 or younger and neither insured is classified as uninsurable. Please see rider for terms, conditions, and restrictions.

All guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

Neither Lincoln Benefit Life nor its agents and representatives can give legal or tax advice.

Legacy Secure SL[®] is a survivorship life insurance policy issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Legacy Secure SL[®] is available in most states with contract series UL0760 and rider series UL0762, UL0202, UL0522, UL0761, and UL0524.

Not FDIC, NCUA/ NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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