LINCOLN BENEFIT LIFE

Agent Website User Guide

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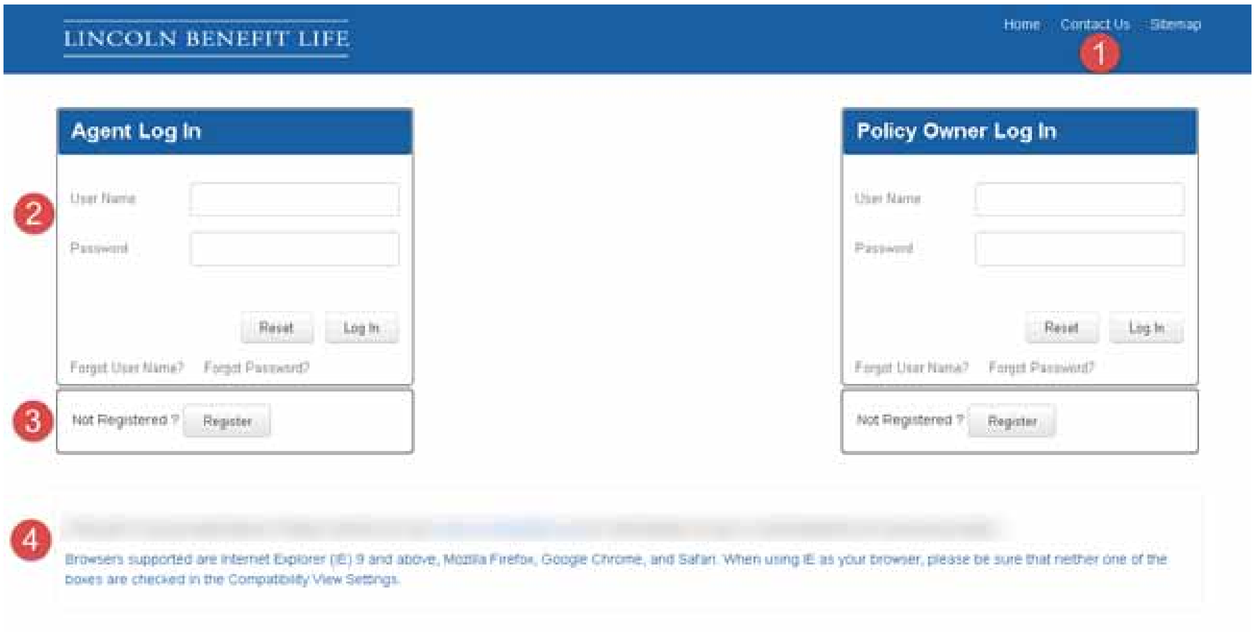
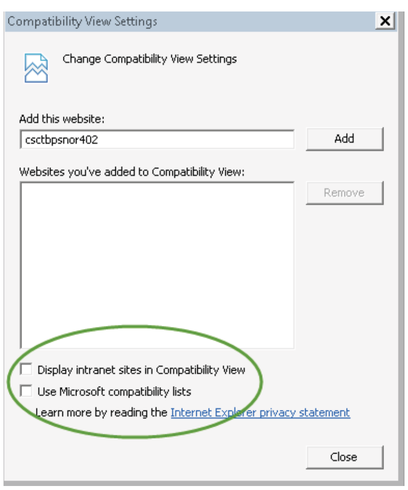
Lincoln Benefit Life (LBL) Website Home Page

From the Home page, you can:

1. Link to the Contact Us page
2. Log in (if already registered)
3. Register
4. View general messages

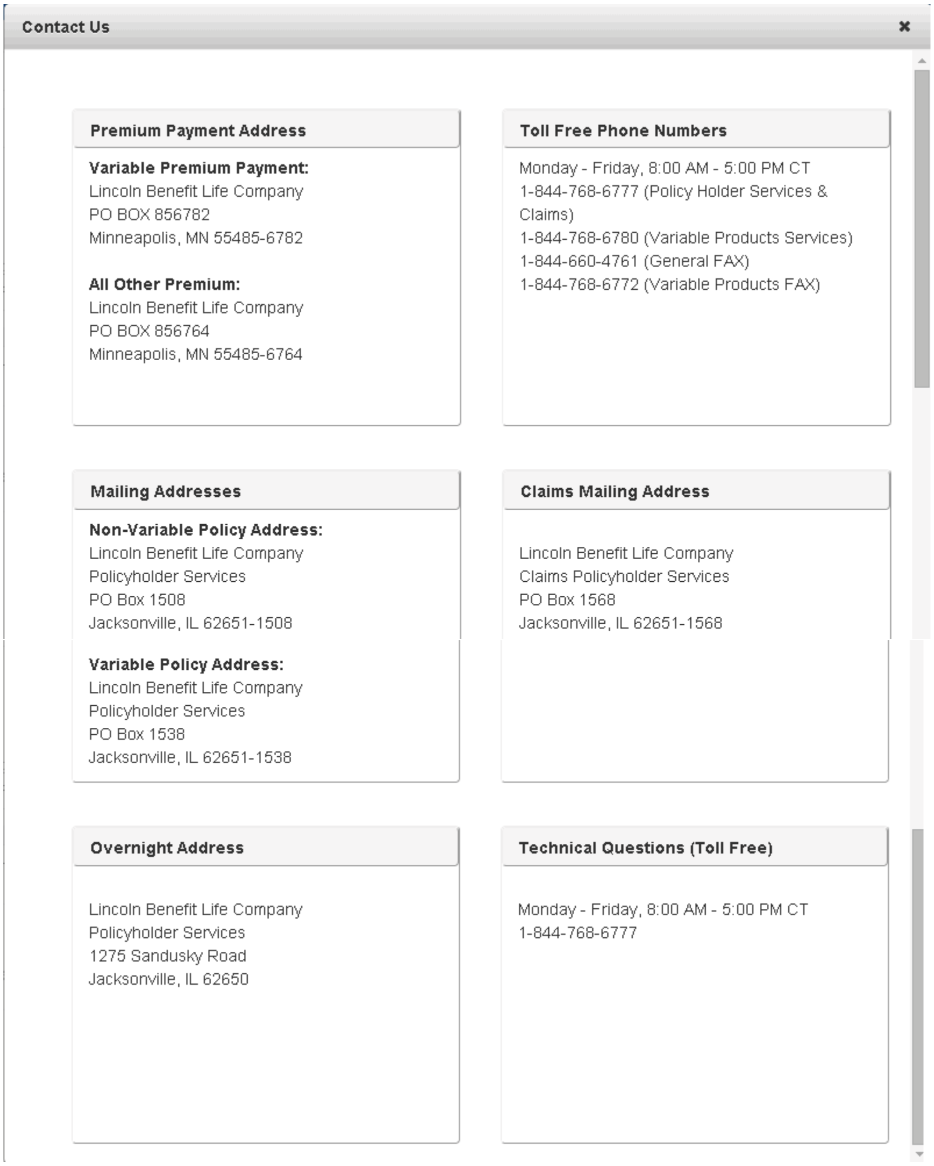


Please Note: Browsers supported are Internet Explorer (IE) 9 and above, Mozilla Firefox, Google Chrome, and Safari. When using IE as your browser, please be sure that neither one of the boxes are checked in the Compatibility View Settings.



Contact Us Information

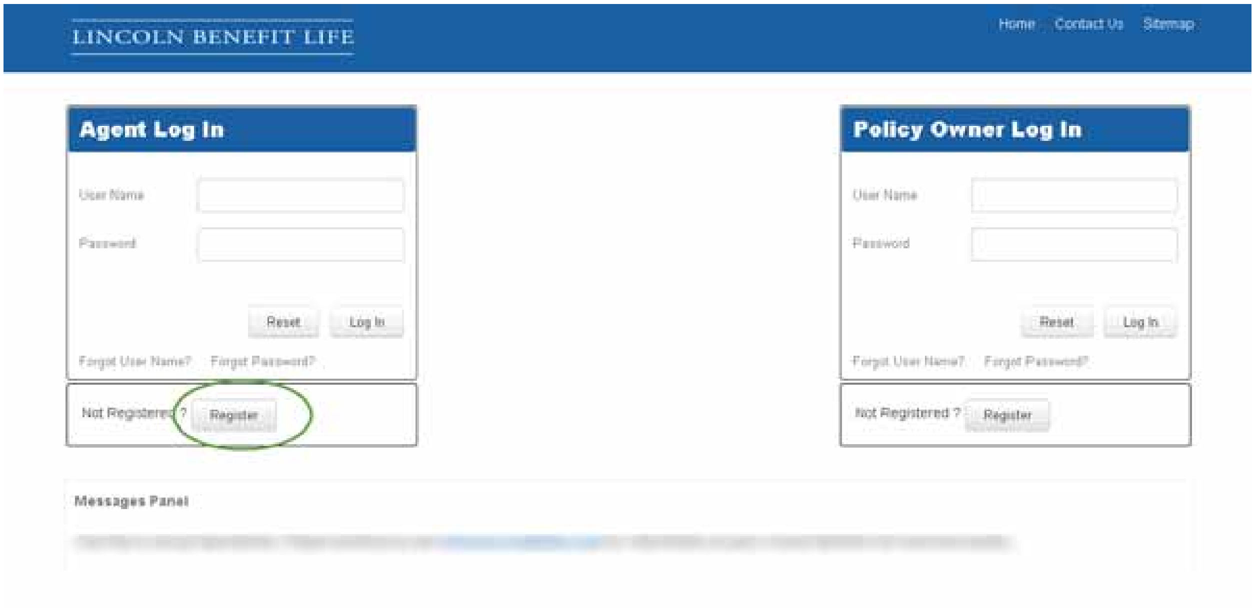
To access the Contact Us information, click on the Contact Us link at the top right of the page:



Registration / Log In

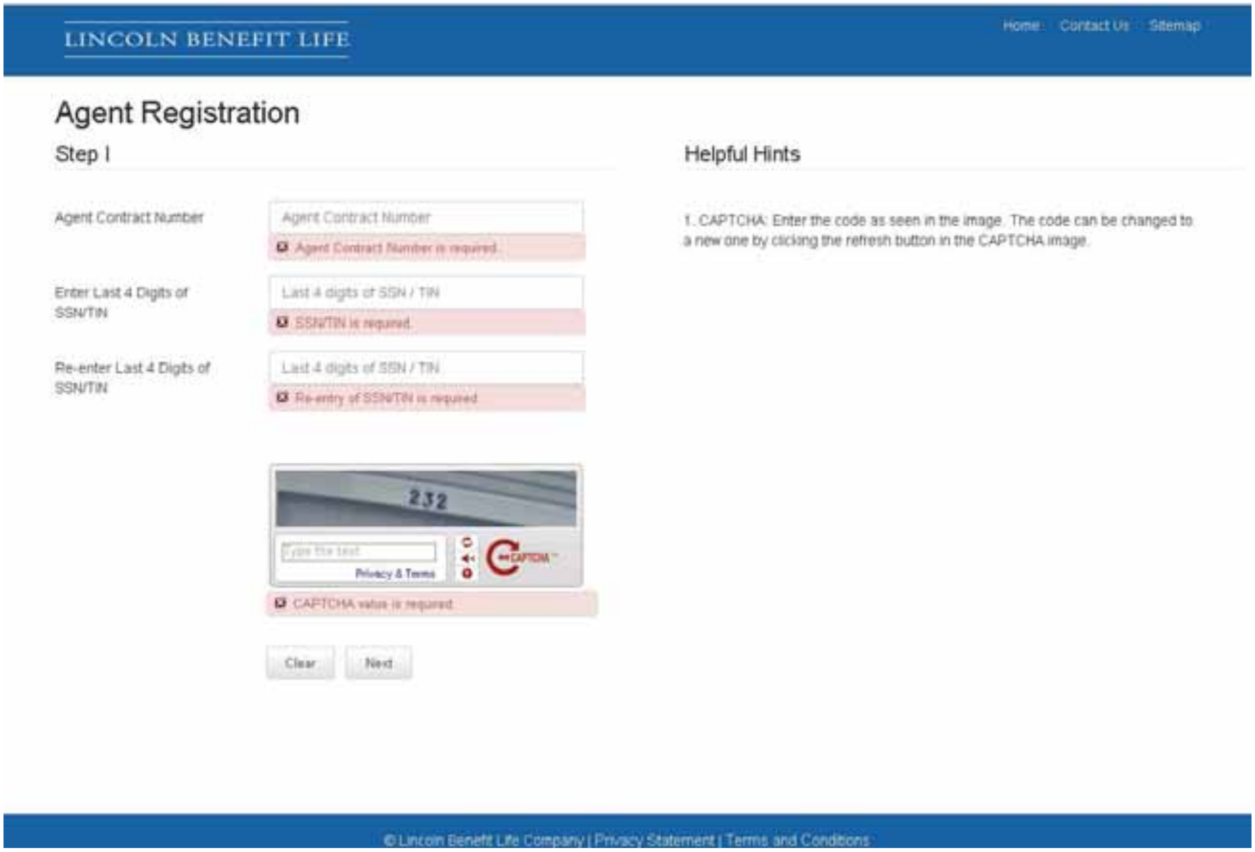
Registration:

To register, click on the Register button on the Agent Log In panel.



Registration Step I:

Enter your agent contract number, last four digits of Social Security Number (SSN) or Tax Identification Number (TIN), and the CAPTCHA characters; and click on the Next button. If these fields are not entered, the page will display the following error message.



Note:

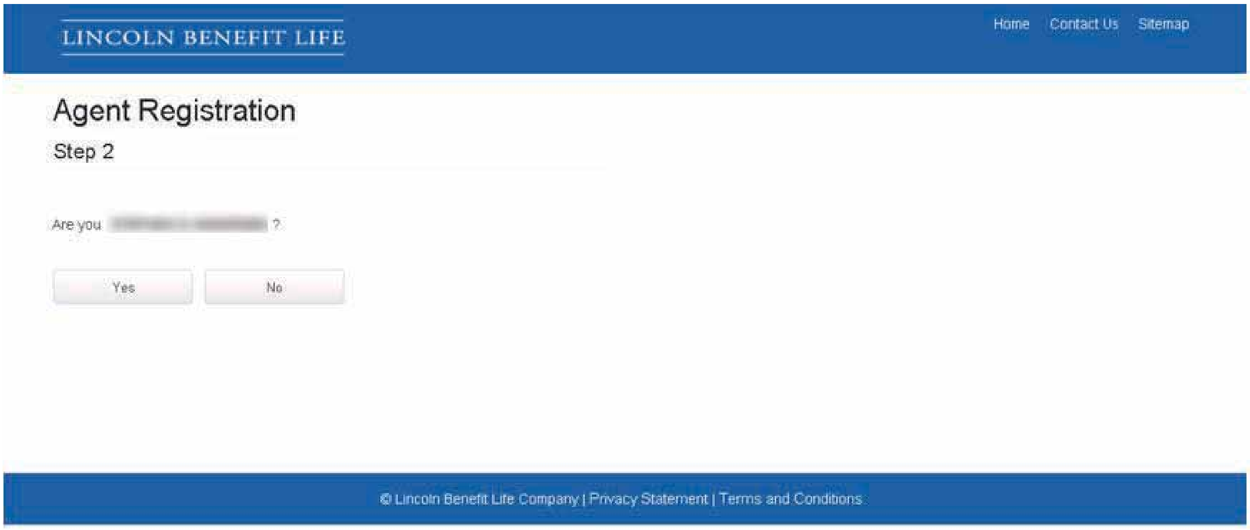
- SSN/TIN format must be four numeric characters
- Re-entered SSN/TIN must match the previous field

If invalid credentials are entered (e.g., agent contract number, or SSN/TIN), the website will respond with an error message.

The website will allow up to three attempts to register, if upon the fourth attempt invalid credentials are used, the website will respond with an error message. You must then call the Service Center for assistance. The Service Center has the ability to “reset” the registration attempts.

Registration Step 2:

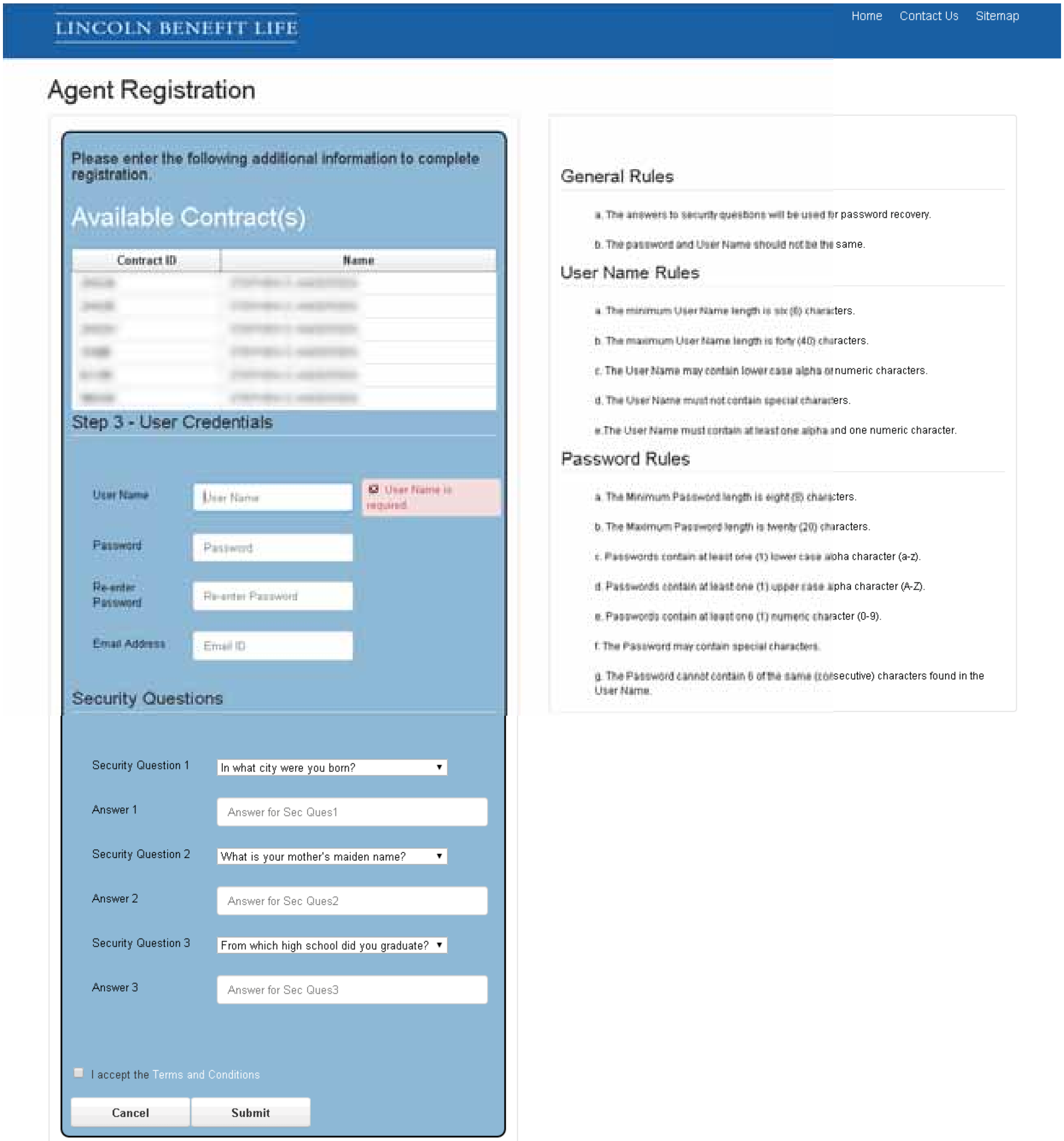
Upon verification of the credentials, you will move to Step 2 of the Registration process: name verification.



Note: Clicking the No button will discontinue the registration process and you will be redirected to the home page.

Registration Step 3:

By clicking on the Yes button, the website will take you to Step 3 of the Registration process:



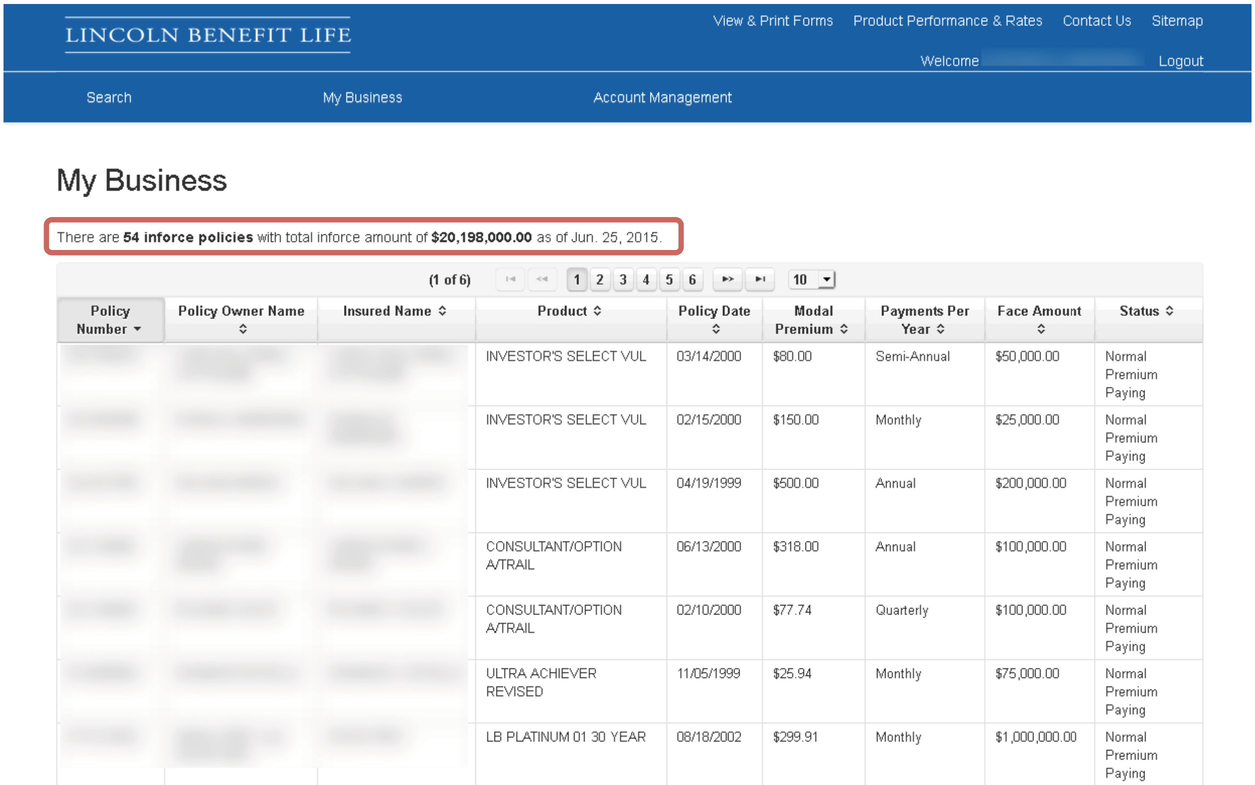
Note: the page displays all your available Agent Contract Numbers.

You are now required to create a User Name and Password by following the rules on the right side of the page. The page will display error messages for each field where incorrect data was entered. You will also be prompted to enter an Email Address, and select and answer Security Questions as part of your profile. These Security Questions are used to help validate your identity should you need to reset your password.

Once the required fields are completed, you must accept the Terms and Conditions, which are viewable by clicking on the link. To complete the registration process, click on the Submit button.

After clicking on the Submit button, the website will display a successful registration message and send a confirmation email from www.life.lbl.com to the email address provided during the registration process.

The website then displays the My Business page, showing the number of inforce policies and total inforce face amount as of the current date:



Policy Number	Policy Owner Name	Insured Name	Product	Policy Date	Modal Premium	Payments Per Year	Face Amount	Status
[illegible]	[illegible]	[illegible]	INVESTOR'S SELECT VUL	03/14/2000	$80.00	Semi-Annual	$50,000.00	Normal Premium Paying
[illegible]	[illegible]	[illegible]	INVESTOR'S SELECT VUL	02/15/2000	$150.00	Monthly	$25,000.00	Normal Premium Paying
[illegible]	[illegible]	[illegible]	INVESTOR'S SELECT VUL	04/19/1999	$500.00	Annual	$200,000.00	Normal Premium Paying
[illegible]	[illegible]	[illegible]	CONSULTANT/OPTION A/TRAIL	06/13/2000	$318.00	Annual	$100,000.00	Normal Premium Paying
[illegible]	[illegible]	[illegible]	CONSULTANT/OPTION A/TRAIL	02/10/2000	$77.74	Quarterly	$100,000.00	Normal Premium Paying
[illegible]	[illegible]	[illegible]	ULTRA ACHIEVER REVISED	11/05/1999	$25.94	Monthly	$75,000.00	Normal Premium Paying
[illegible]	[illegible]	[illegible]	LB PLATINUM 01 30 YEAR	08/18/2002	$299.91	Monthly	$1,000,000.00	Normal Premium Paying

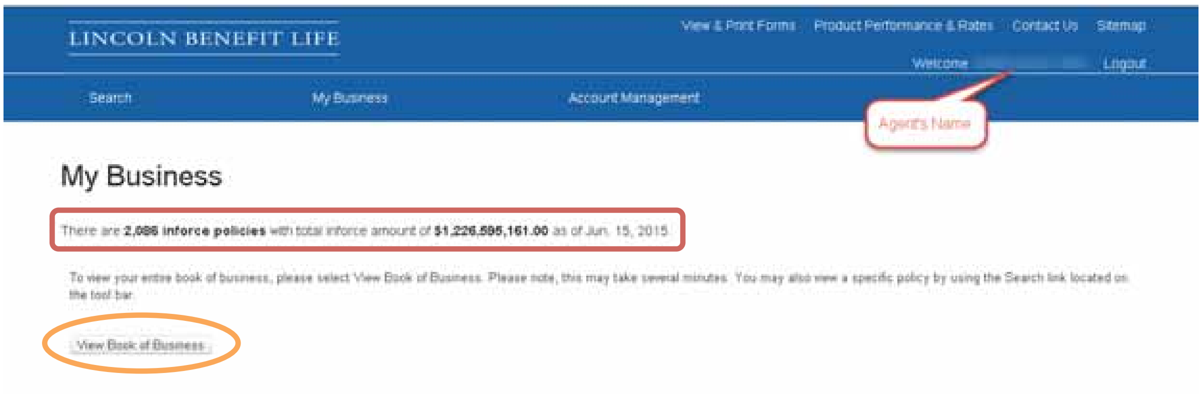
Agent Log In

After successful registration, you are able to log into the website using your unique User Name and Password. The website will authenticate the credentials you provided during registration.

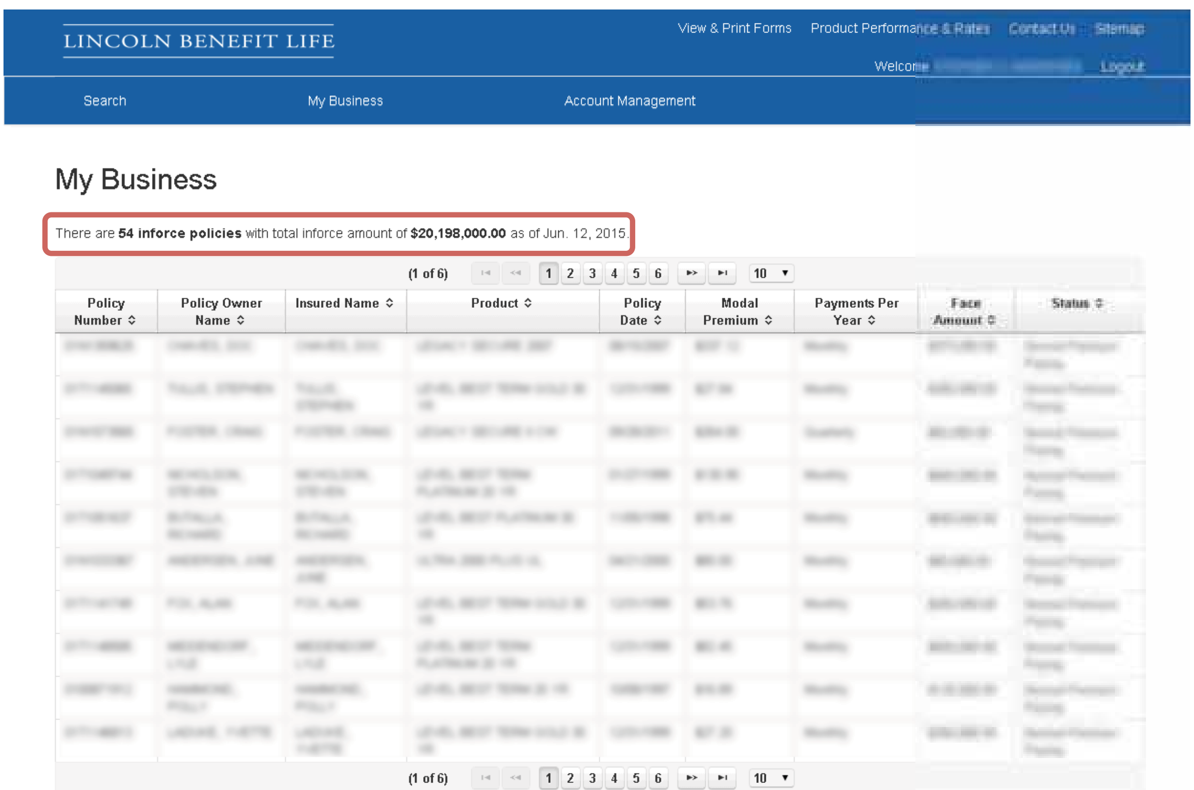
My Business

Upon successful login, you will be directed to the My Business page, which provides access to functionality reserved for registered agents. This page displays policies where you are listed as the writing agent of record. If you have been added as a servicing agent only to a policy, those policies will not appear in your list of business.

If you have more than 200 inforce policies, click on the *View Book of Business* button to display your book of business. This may take several minutes, depending on the number of your inforce policies:



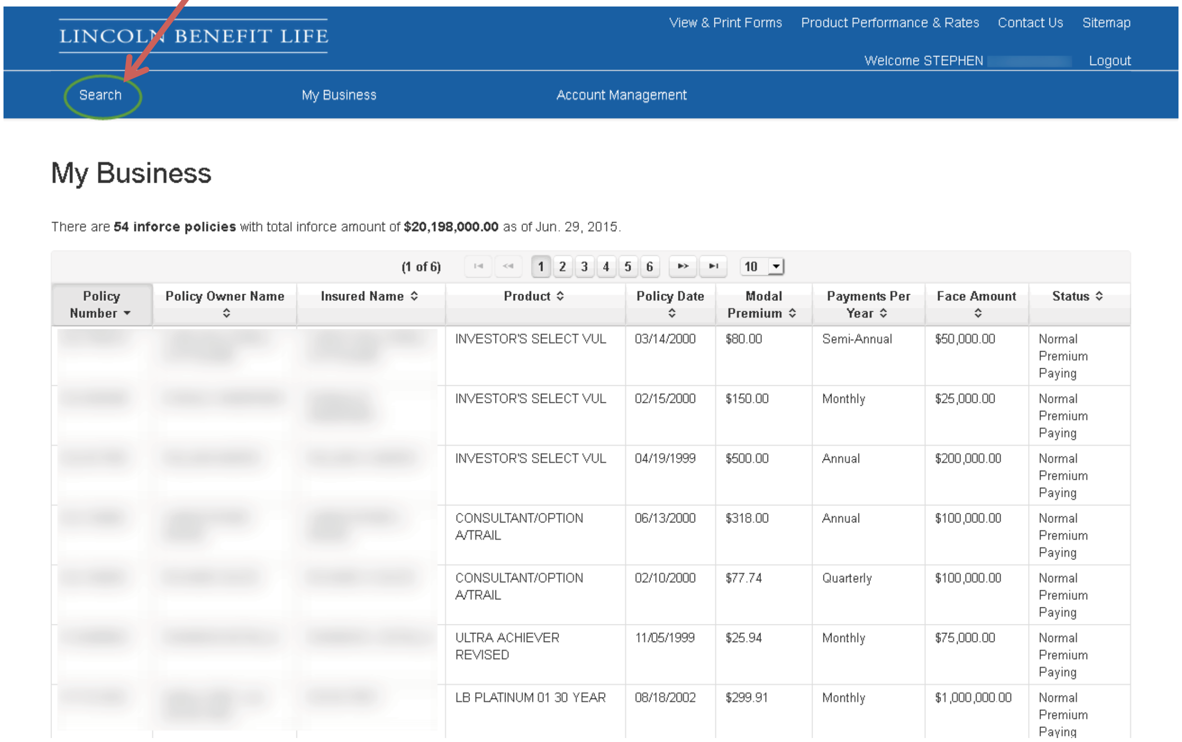
If you have 200 inforce policies or less, the website automatically displays your book of business without the need to click the View Book of Business button:



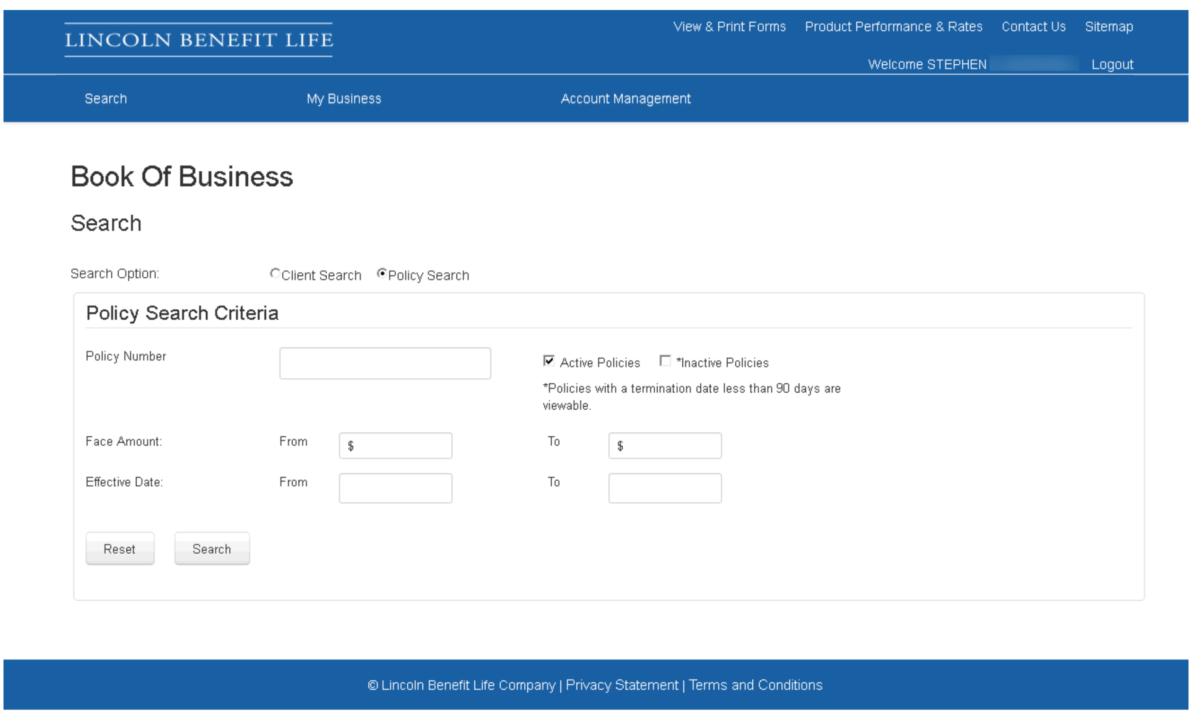
The display defaults to 10 policies per page, but may be increased to 25, 50 or 100 policies per page. In addition, by clicking the column headings, the data will display in ascending or descending order.

Search Feature

Click on the Search link on the menu bar to search for policies or clients:

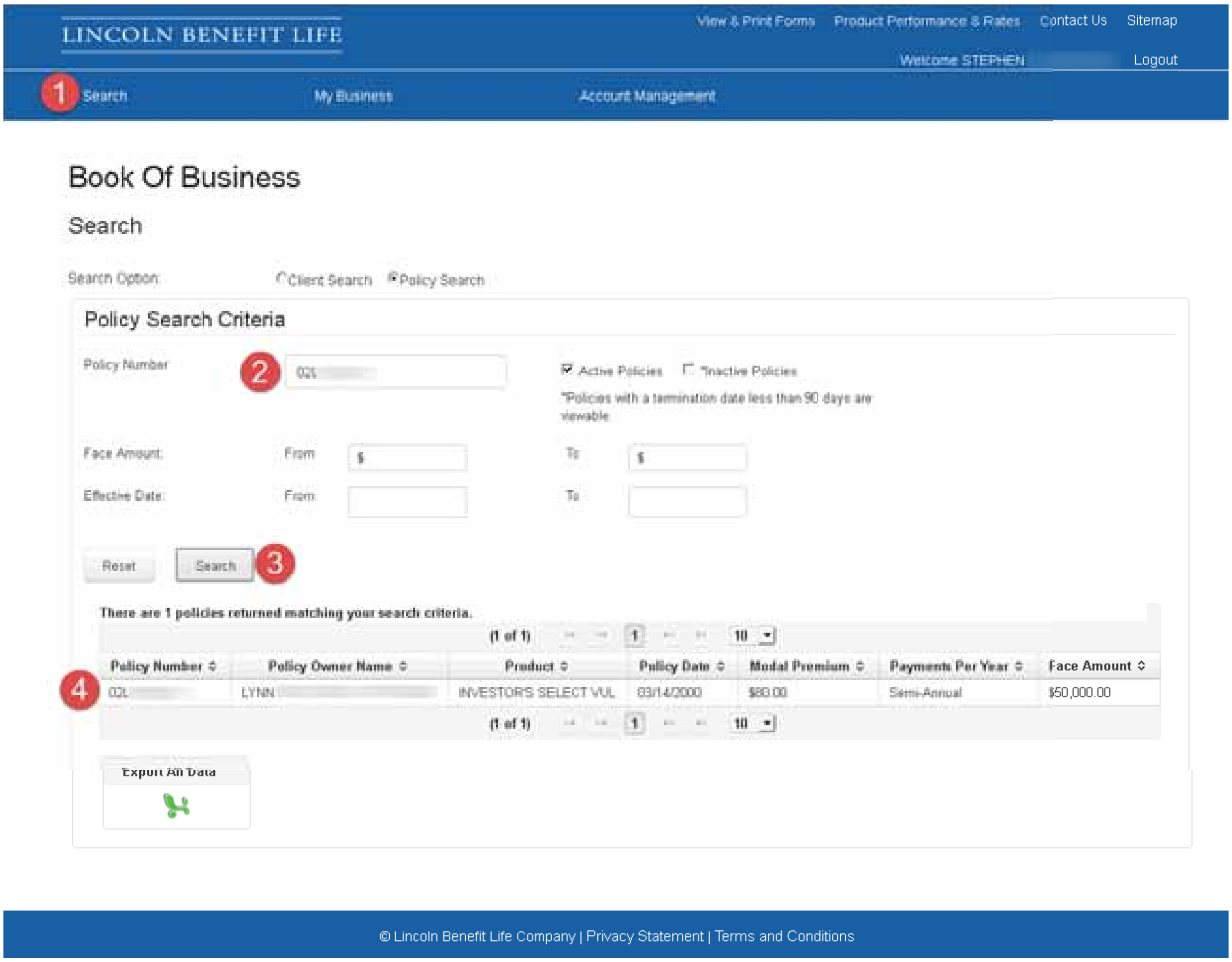


The website displays the Policy Search page by default:



Policy Search:

1. Select Search from tool bar
2. Enter Policy number in the Policy Number field
3. Click on the Search button
4. Policy number will return – clicking on policy takes you to the Policy Details.

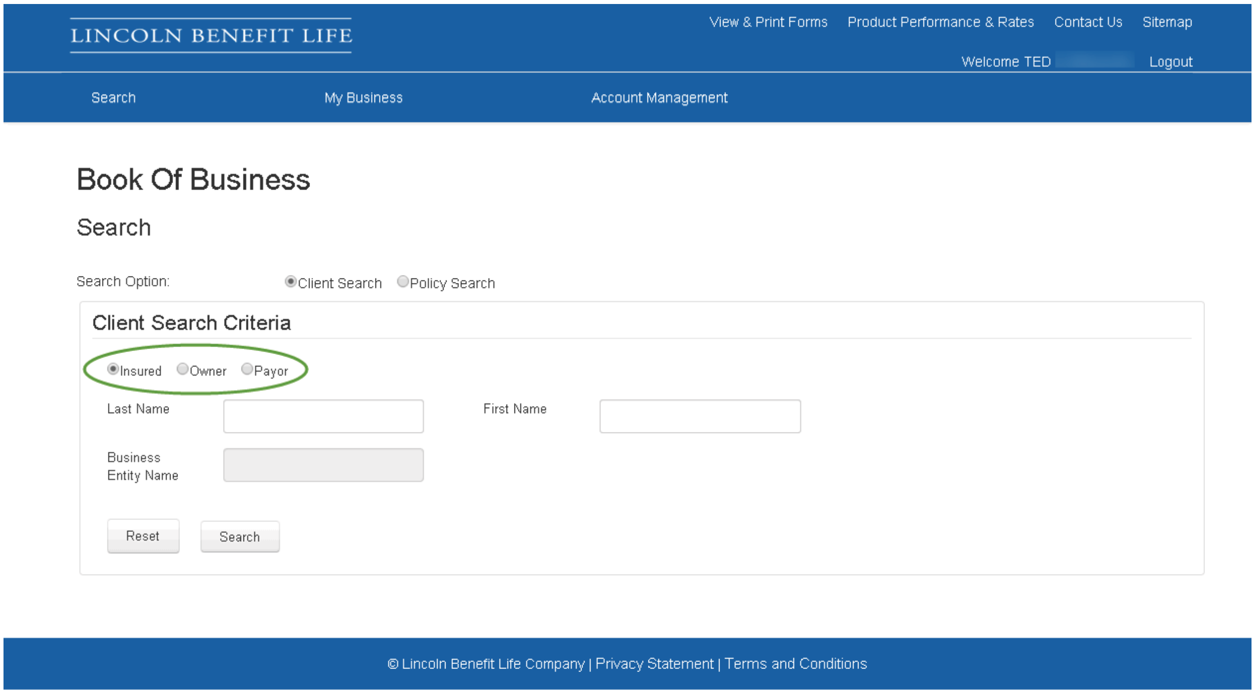


The Policy Search page also provides the ability to conduct searches on Inactive Policies (equal to, or less than 90 days inactive from current date), Face Amount range, and Effective Date range.

Note: the search results may be exported into an Excel document.

Client Search

You are also able to perform a search on Insured, Owner, and Payor names:

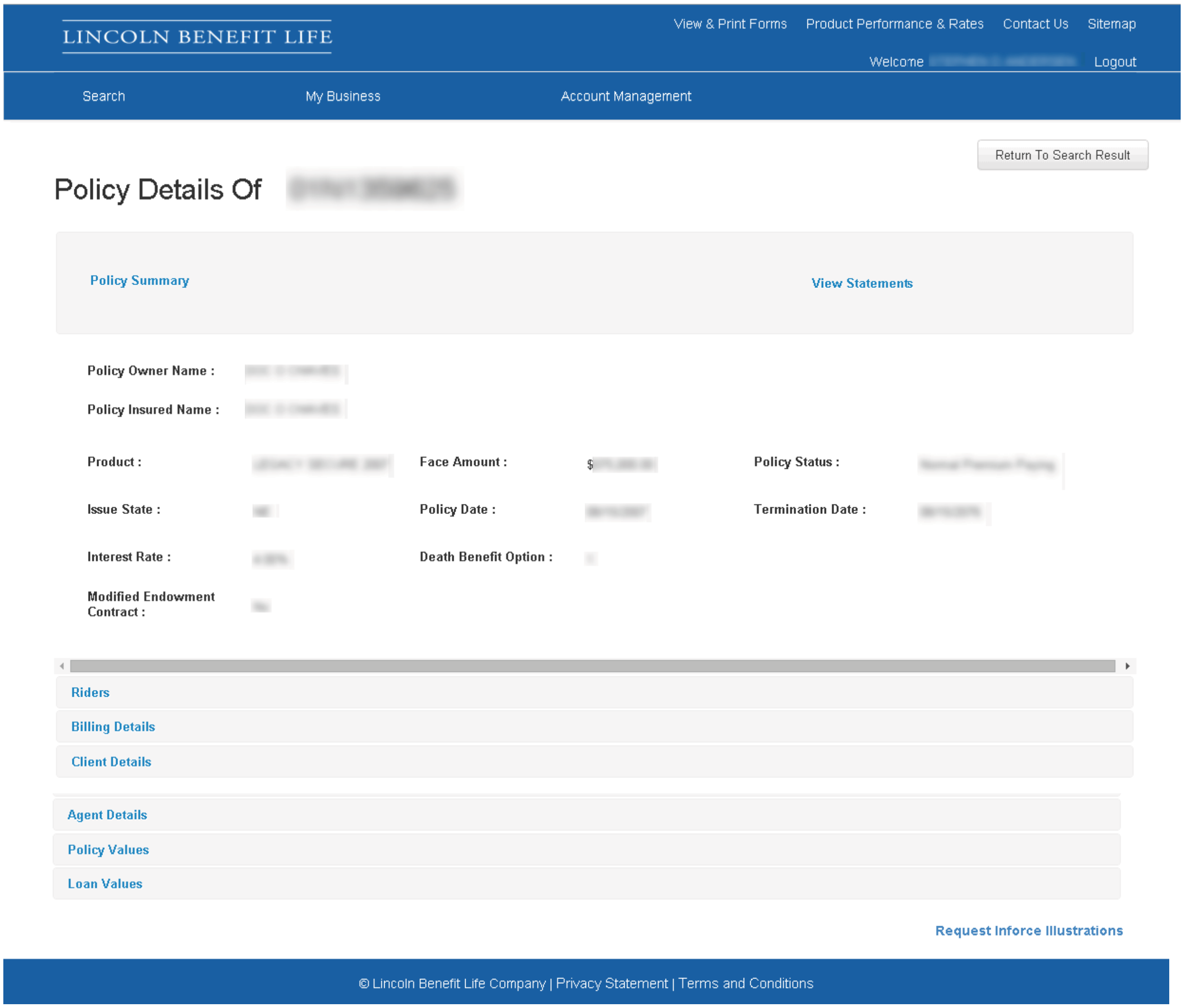


The Client Search Criteria defaults to Insured. In order to activate the Business Entity Name field, you must select either the Owner or Payor.

Policy Details

To view policy details, select a policy and click on it from the My Business or Search page:

Policy Summary:



Policy Details starts with the Policy Summary of the Base plan displaying the following data:

- Policy Owner Name
- Policy Insured Name
- Product
- Face Amount
- Policy Status
- Issue State
- Policy Date
- Termination Date
- Interest Rate
- Death Benefit Option (UL policies)
- Modified Endowment Contract (indicator)

From the Policy Details page, you are also able to select drop down menus for the following features and associated data:

1. Riders
    - Product
    - Face Amount
    - Effective Date
    - Status
    - Termination Date
    - Rider Insured Name

2. Billing
    - Modal Premium
    - Next Premium Due Date
    - Total Premium Paid
    - Billing Mode

3. Client Details
    - Insured Name
    - Insured Address
    - Insured Date of Birth
    - Insured Gender
    - Owner Name Individual\Business
    - Owner Address
    - Payor Name
    - Payor Address

4. Agent Details
    - Status
    - Name
    - Agent Number

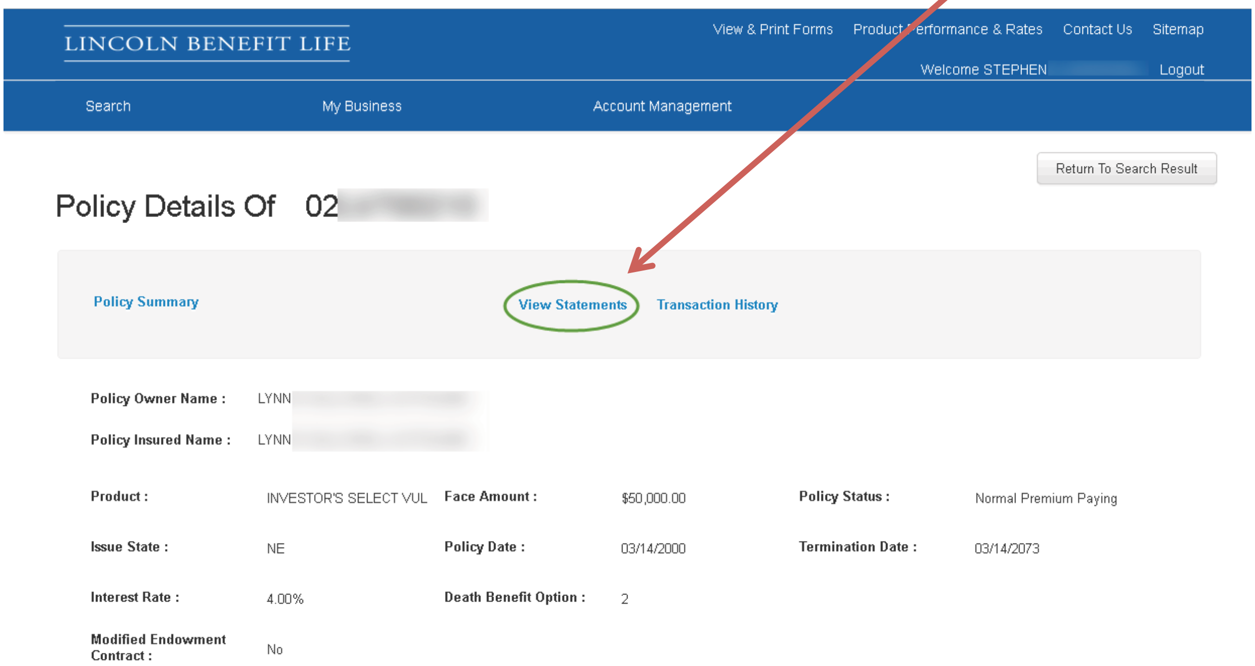
5. Policy Values
    - Values as of (date)
    - Investment Choice*
    - Asset Class*
    - Payment Allocation*
    - Number of Units*
    - Unit Value*
    - Total Value*
    - Policy Value
    - Policy Surrender Value

    * Displays only for variable policies

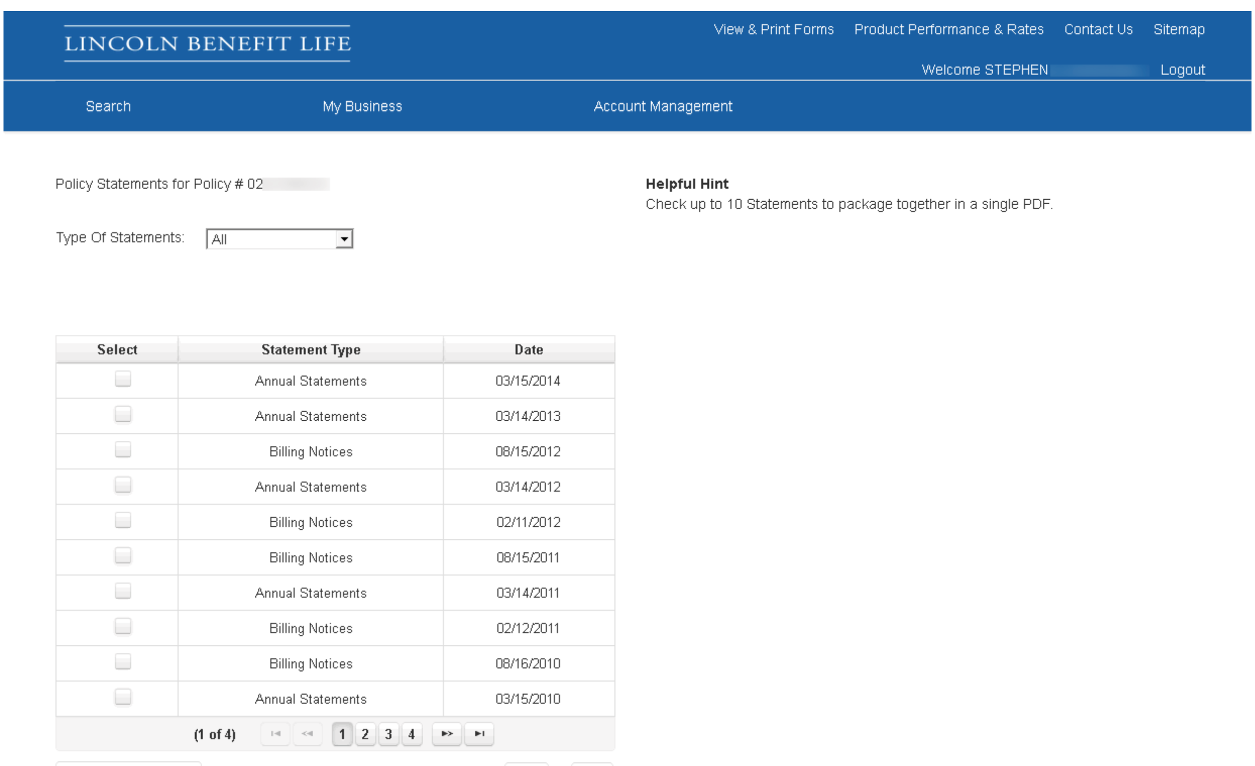
6. Loan Values
    - Total Amount Available as of (date)
    - Outstanding Loan Balance
    - Total Loan Available

View Statements

To view correspondence attached to specific policies, click on the View Statements link located on the Policy Summary Menu bar:



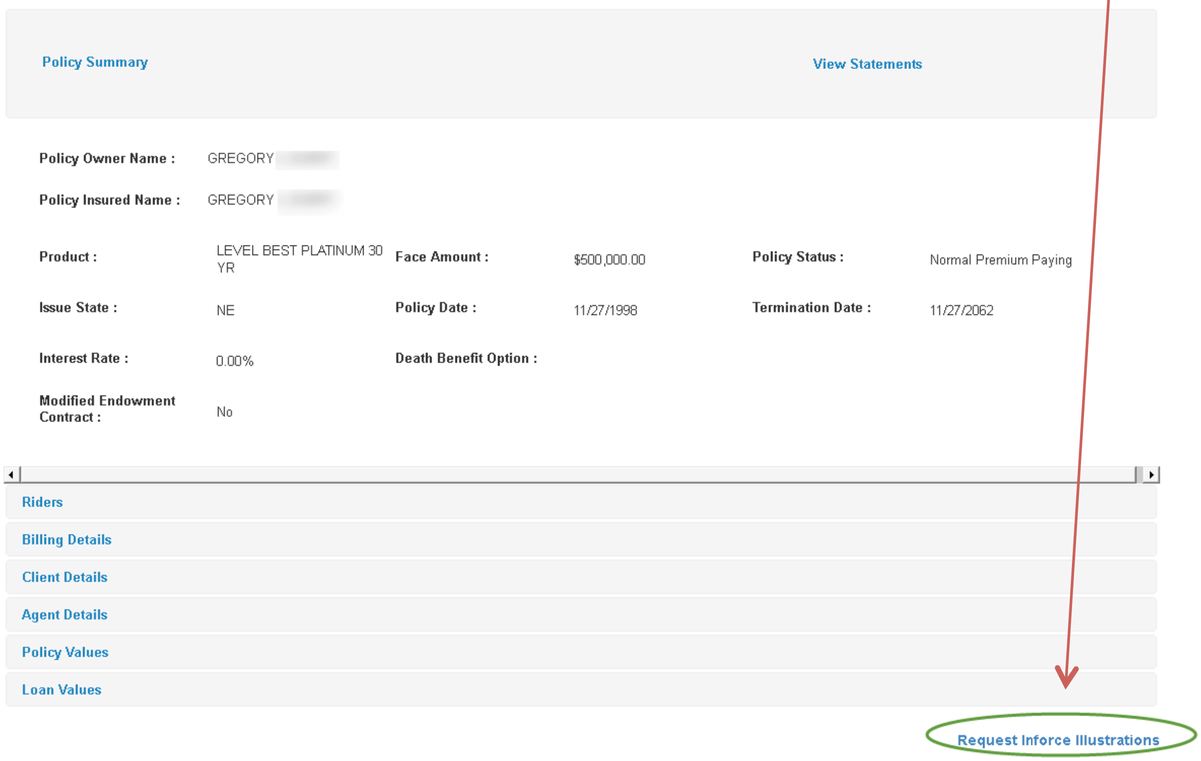
Annual Statements, Billing Notices and Confirmation of Investment Status are available on the View Statements page. You can group up to 10 statements before selecting "view":



A PDF is created of all selected documents. The PDF can be saved to and printed from your desktop.

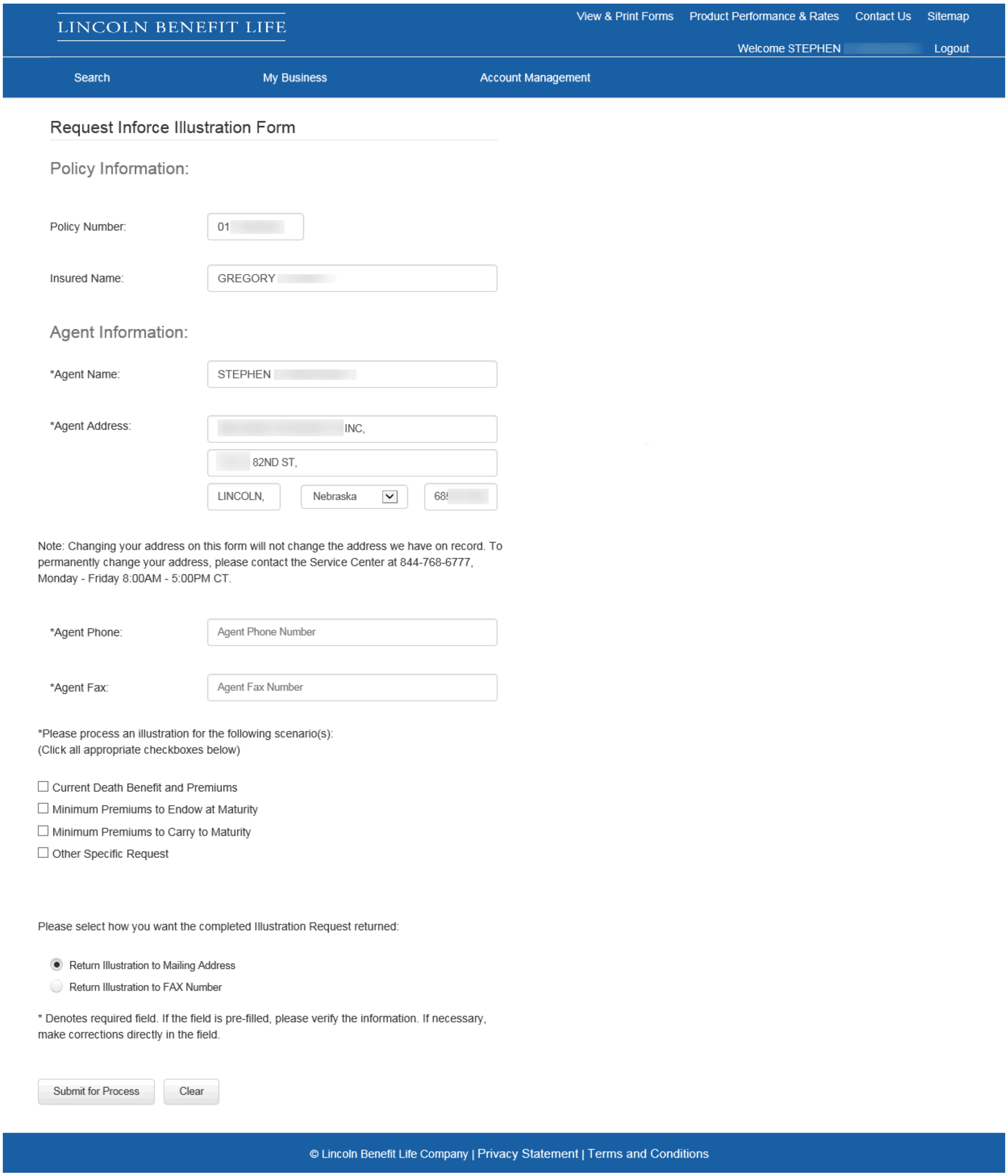
Request Inforce Illustrations

Inforce illustrations are available from the Agent portal by clicking the Request Inforce Illustration link, located at the bottom right of the Policy Details page:



Request Inforce Illustration Form: This form defaults with the Policy Number, Insured Name, Agent Name and Address pre-populated. All fields with '*' must be populated. If necessary, the fields within the Agent Information section may be edited.

Note: This does not permanently change the agent information. To permanently change your information, you must contact the Life Service Center.



LINCOLN BENEFIT LIFE

View & Print Forms | Product Performance & Rates | Contact Us | Sitemap

Welcome STEPHEN | Logout

Search | My Business | Account Management

Request Inforce Illustration Form

Policy Information:

Policy Number: 01

Insured Name: GREGORY

Agent Information:

*Agent Name: STEPHEN

*Agent Address: INC,

82ND ST,

LINCOLN, | Nebraska | 68

Note: Changing your address on this form will not change the address we have on record. To permanently change your address, please contact the Service Center at 844-768-6777, Monday - Friday 8:00AM - 5:00PM CT.

*Agent Phone: Agent Phone Number

*Agent Fax: Agent Fax Number

*Please process an illustration for the following scenario(s):
(Click all appropriate checkboxes below)

- ☐ Current Death Benefit and Premiums
- ☐ Minimum Premiums to Endow at Maturity
- ☐ Minimum Premiums to Carry to Maturity
- ☐ Other Specific Request

Please select how you want the completed Illustration Request returned:

- ◉ Return Illustration to Mailing Address
- ○ Return Illustration to FAX Number

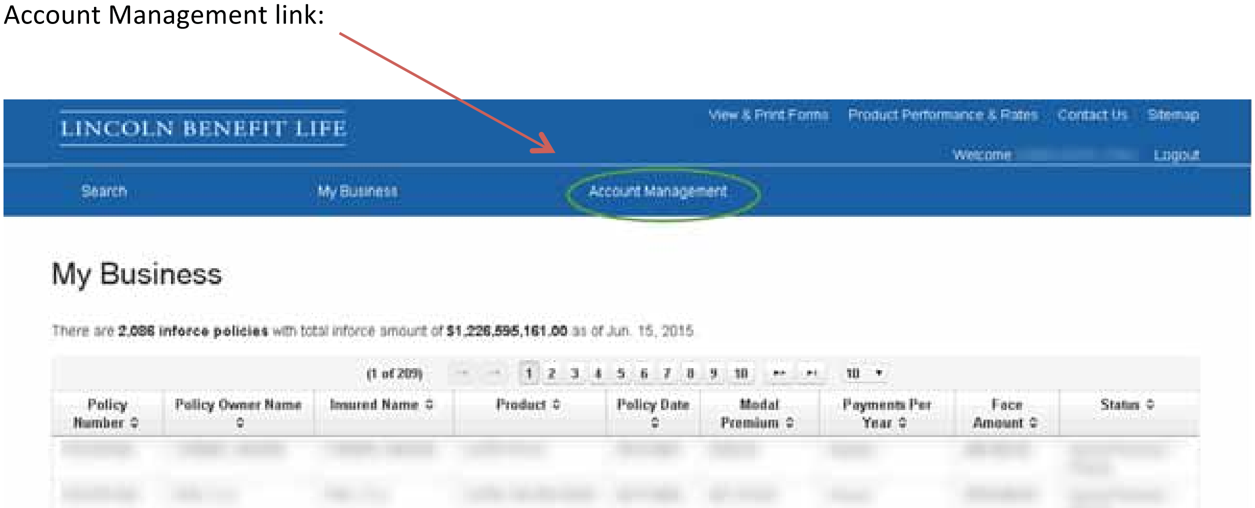
* Denotes required field. If the field is pre-filled, please verify the information. If necessary, make corrections directly in the field.

Submit for Process | Clear

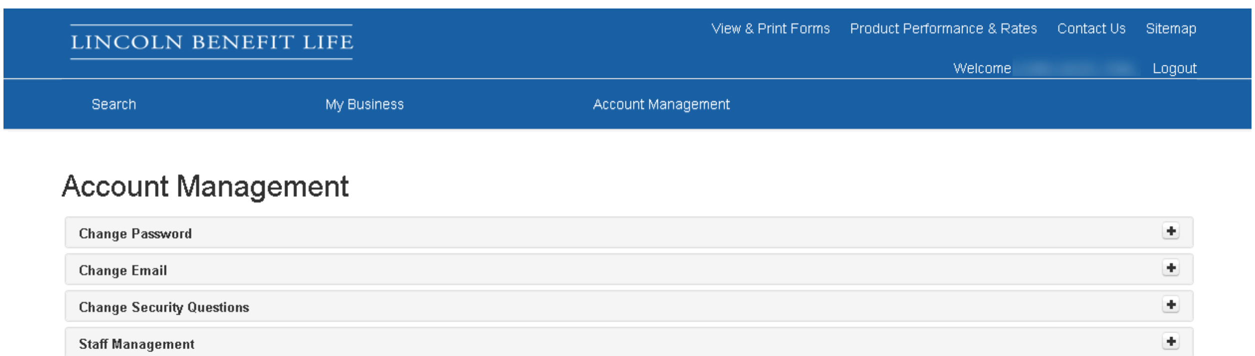
© Lincoln Benefit Life Company | Privacy Statement | Terms and Conditions

Account Management

To change your Password, Email Address and Security Questions, or add Staff Members, click on the Account Management link:



Account Management page:

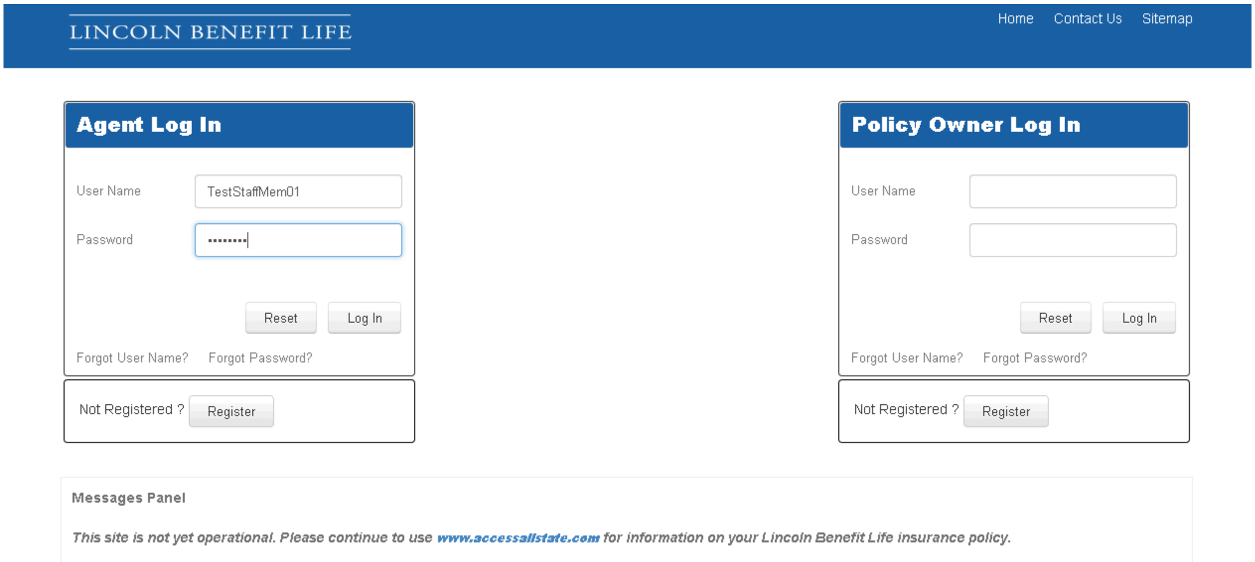


From this page you are able to:

1. Change password by clicking on the Change Password tab. Upon completion, click on the Save button, and a password confirmation message will display. A confirmation email is also sent to the email address on the agent's profile.
2. Click on the Change Email tab to update your email address. The new email address must be entered into the New Email field. Click the Save button to save your changes; a confirmation message is displayed and a confirmation email is sent.
3. Click on the Change Security Questions tab to update Security Questions from the dropdown menu. Clicking the Save button will generate a confirmation message and email.
4. To add/change/delete a Staff Member, click on the Staff Management tab. Note the Staff Management page displays all Agent Contract Numbers associated with the agent. Select the Agent Contract Number(s) for which the staff member will have authority to view policies associated with those Agent Contract Numbers. Clicking on the Add button will generate a confirmation message and email to the added staff member's email address. The confirmation email will include a Temporary Password that the staff member must enter during their registration process.

Staff Member Registration:

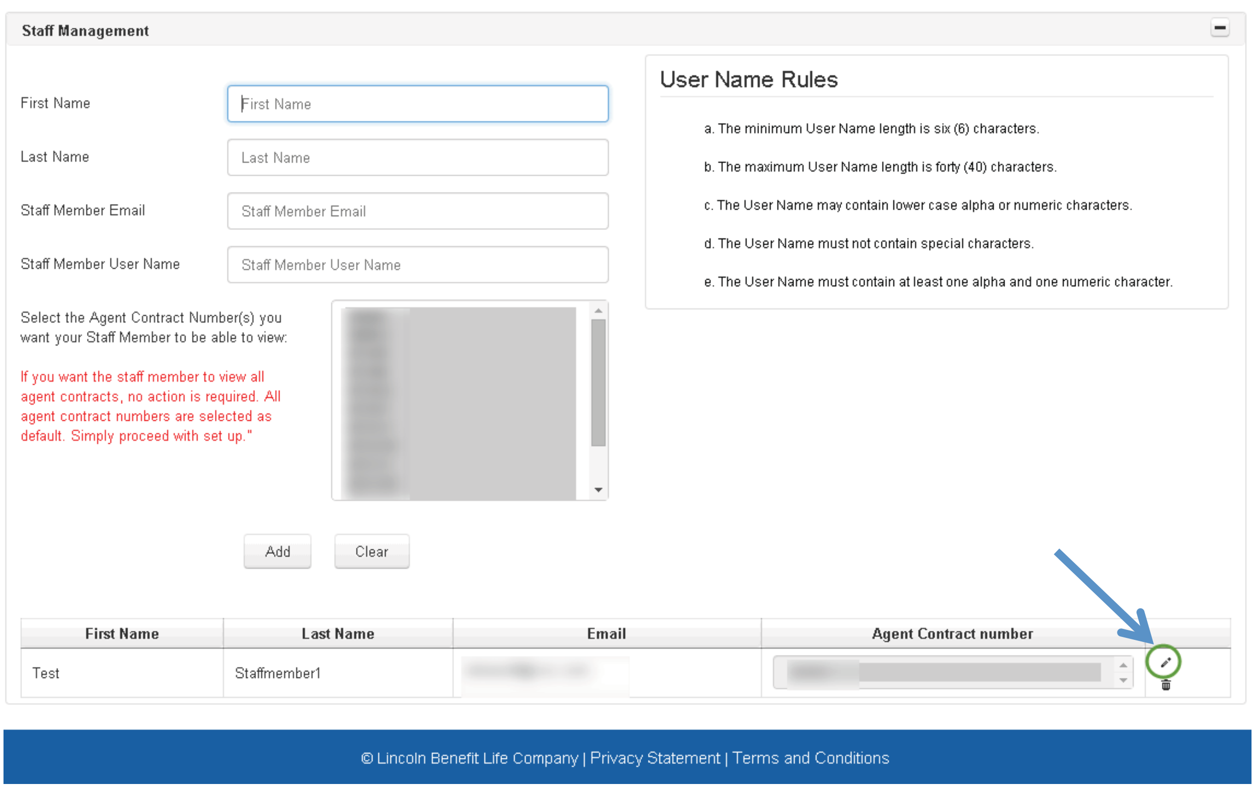
Staff Member uses the User Name provided by the agent and the Temporary Password for the initial log in:



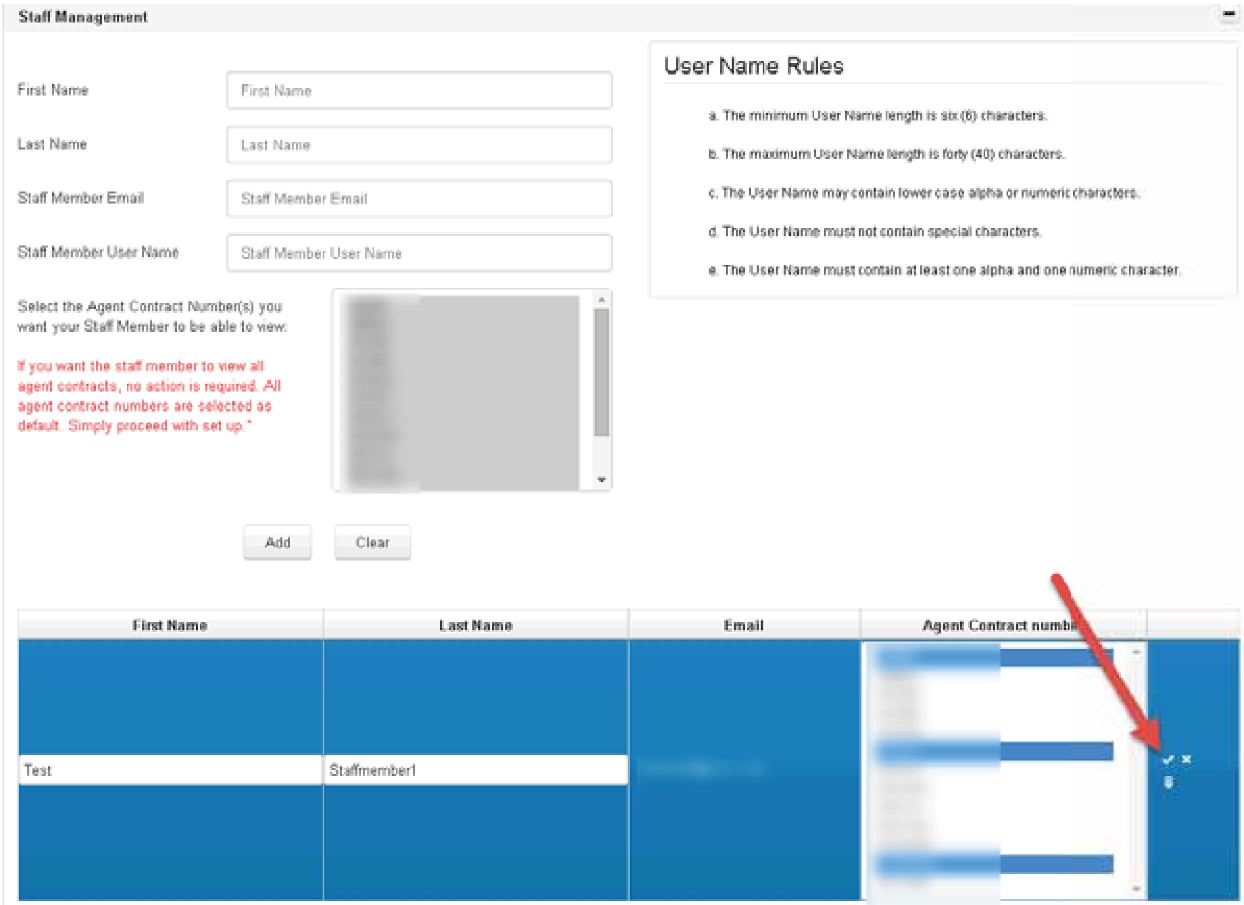
The website requires that the staff member begin the registration process by entering the Temporary Password provided in the email.

Staff Member Change:

To make a staff member change, click on the edit icon (pencil):



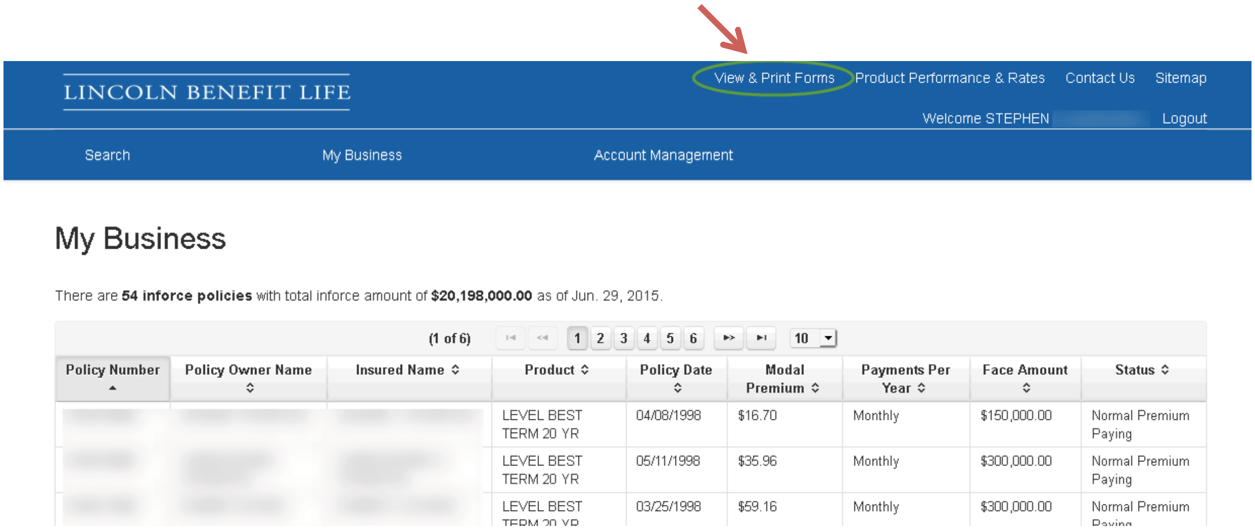
You may now select additional Agent Contract Numbers or make changes to the Agent Contract Numbers for the staff member. Once the change is done, click on the checkmark icon to complete the change.



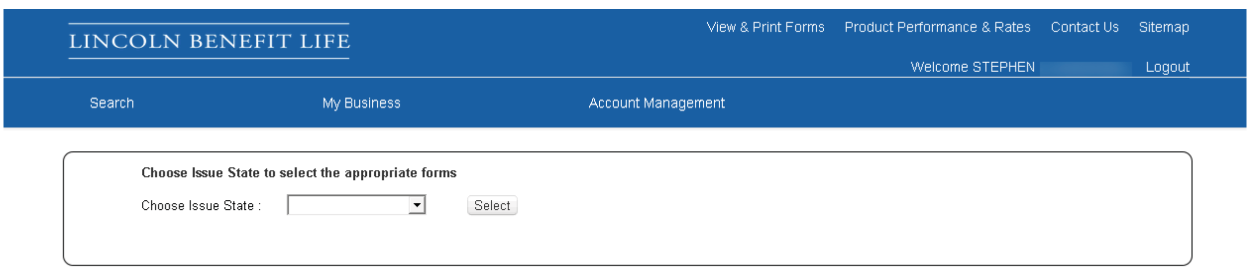
As the agent, you can now see the changes made to the staff member. The website will send an email to the agent to confirm the changes made to the staff member.

View & Print Forms

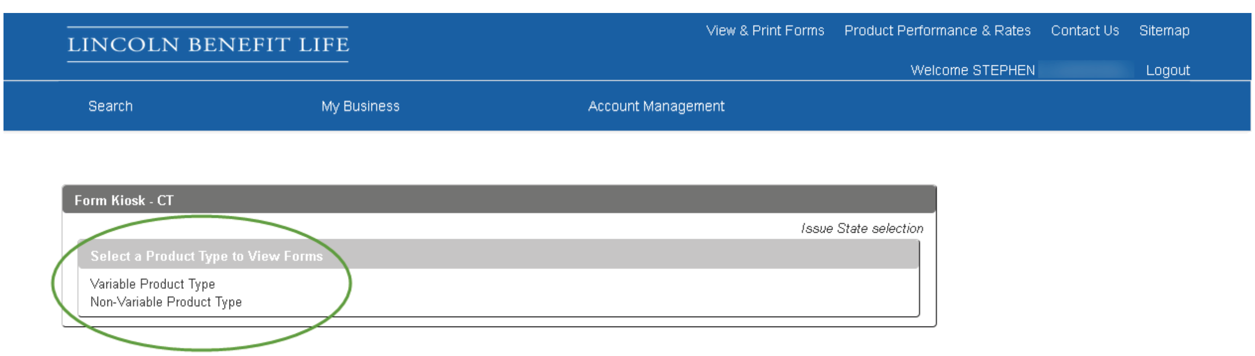
To access the Forms Kiosk, click on the View & Print Forms link at the top right of the page:



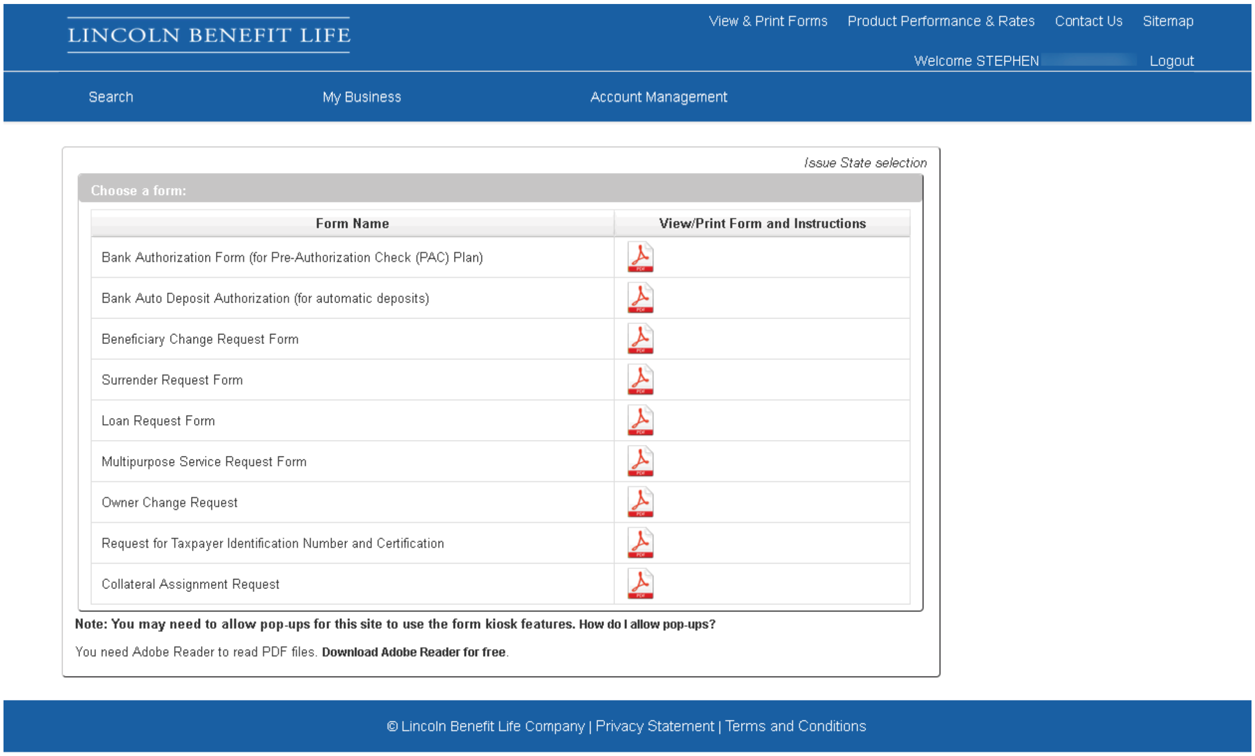
Select an Issue State from the drop down selection box:



You must now select the product type to access the appropriate forms:



Once selected, the website displays the Forms Kiosk for the selected Issue State and Product Type.



The forms will display the appropriate address and phone number for the product type selected.

Variable Product Type:

Lincoln Benefit Life
P.O. Box 1538, Jacksonville, IL 62651-1538
844-768-6780

PRE-AUTHORIZATION CHECK (PAC) PLAN

Attach one preprinted, blank, voided check

Step 1. Applicant/Insured (Last Name, First, M.I.)	Social Security No	Policy Number (if known)

Step 2. Existing Policy Owners/Payers

a. Payment Frequency (√): ☐ Monthly; ☐ Quarterly; ☐ Semi-annually;

b. Withdrawal Day of the Month (1st – 28th only): _______________ Beginning:_____________ MM/YY

(Note: If a specific day of the month is not indicated, the day in your policy date will be used. Premium is due on or before the due date. For monthly deductions, selecting a day of the month that is after the policy day may initially result in deductions to pay both the current and next month premiums.)

c. Withdrawal Amount: $_________________ (*For flexible premium policies only.*)

d. Loan repayment amount: $________________ (Note: requires a minimum of $1.00 billed for premium.)

Non-Variable Product Type:

Lincoln Benefit Life
P.O. Box 1508, Jacksonville, IL 62651-1508
844-768-6777

PRE-AUTHORIZATION CHECK (PAC) PLAN

Attach one preprinted, blank, voided check

Step 1. Applicant/Insured (Last Name, First, M.I.)	Social Security No	Policy Number (if known)

Step 2. Existing Policy Owners/Payers

a. Payment Frequency (√): ☐ Monthly; ☐ Quarterly; ☐ Semi-annually;

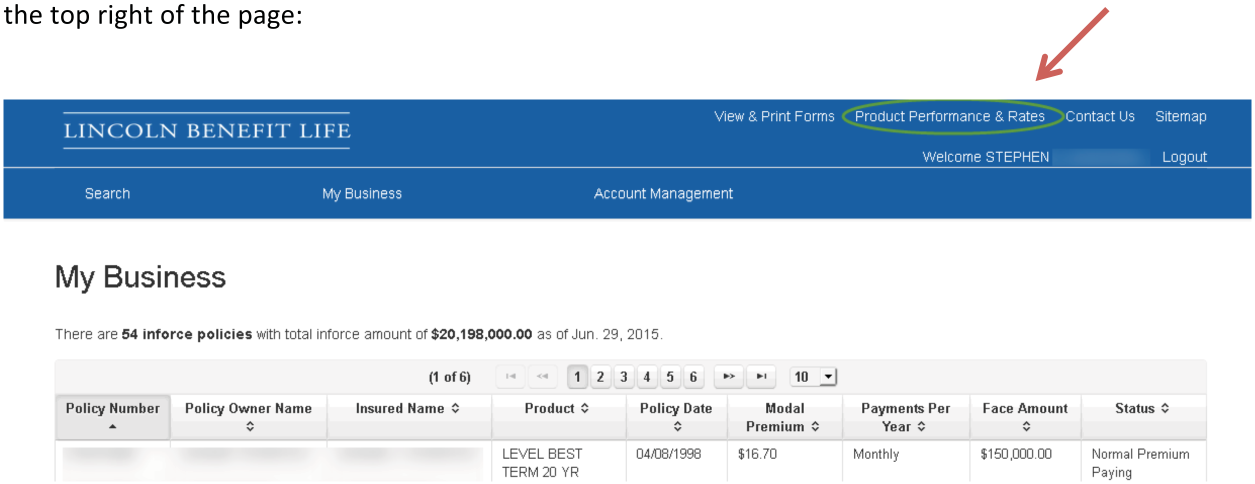
b. Withdrawal Day of the Month (1st – 28th only): _______________ Beginning:_____________ MM/YY

(Note: If a specific day of the month is not indicated, the day in your policy date will be used. Premium is due on or before the due date. For monthly deductions, selecting a day of the month that is after the policy day may initially result in deductions to pay both the current and next month premiums.)

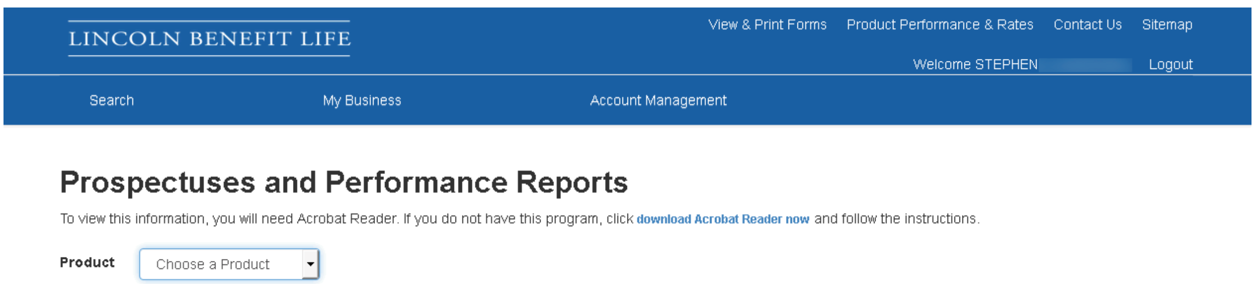
c. Withdrawal Amount: $_________________ (*For flexible premium policies only.*)

Product Performance & Rates

To access the Prospectuses and Performance Reports, click on the Product Performance & Rates link at the top right of the page:



A Product must be selected from the drop down selection box:



The Prospectuses and Performance Reports page for the Product selected is then displayed. Here, you may click the links, view and print the Product Prospectus, Monthly Fund Performance report, Fund Prospectuses and respective Semi-Annual/Annual Reports. You can also select another Product without having to exit the page.