

MBAFAX

LINCOLN BENEFIT LIFE COMPANY

FOR IMMEDIATE ATTENTION

May 13, 2003

To: All MBAs

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The New Sherlock Underwriting Program

A Table 4 issued as Standard? And it's not a table shave? Yes, it is possible with Lincoln Benefit Life's new Sherlock Underwriting Program.

What it is.

We know that every applicant is a unique individual. That is why we developed the Sherlock Underwriting Program. "Sherlock" is smart, intelligent, research-based, inductive underwriting based upon file evidence. Sherlock allows our underwriters to carefully review medical histories and **add additional** "applicable credits" accordingly. If your applicants are compliant with their physician's advice, have routine medical follow up to control their health situations and have a regular exercise program, then Sherlock can help you and your applicant qualify for better life ratings!

How it operates.

As an example, Sherlock can help achieve a better underwriting review by allowing **additional** credits for:

Normal Treadmill Stress Tests	Blood Pressure Levels	Homocysteine Level
Regular Exercise Program	Normal Ultra-Fast Heart Scans	Normal Echocardiogram
Height and Weight	Family History	Regular Annual Exams & Follow Up
Cholesterol and HDL Ratios	Normal Pulmonary Functions	Normal Thallium Scan

And our list goes on! You can see how this can allow many of your non-standard or rated applicants to end up with competitive life insurance quotes.

The Sherlock Underwriting Program Additional Details

- The Sherlock Underwriting Program will run through December 31, 2003.
- Sherlock is available for the Legacy Premier UL, the Consultant Accumulator and Protector VULs and, when introduced later this year, the Legacy SL. In states that have not yet approved these new products the existing universal life and variable universal life, single and joint life, plans may be substituted.
- Sherlock applies to cases with face amounts of \$250,000 to a maximum of \$5 million, ages 40 through 70 and rated Table 1 through Table 6.
- The maximum number of credits allowed is up to 4 Tables. However, **both insured's** can benefit on joint life plans.
- Sherlock does not allow credits for applicants with a combination of coronary artery disease and diabetes, stroke, cancer, alcohol and/or drug histories. It is not available on cases with flat extra ratings and no "standard to preferred" classifications will be permitted.

Please share this information within your Marketing Organization as appropriate.