

## LBL Adds Rider to New Jersey Product

### TrueTerm is Now Available with the ROP Rider Option in New Jersey

10-03-2007

TrueTerm is an affordable term life insurance policy from Lincoln Benefit Life that helps protect one from the unexpected turns life can take. And effective October 1, 2007, it's available in New Jersey with the Return of Premium rider<sup>1</sup> option.

TrueTerm Life Insurance offers:

\*One simple product with Age Last Birthday Rates

\*No rate increases from other LBL term policies: Maintained competitive rates for face amounts of \$500,000 and above

\*Significant rate decreases for face amounts below \$500,000

\*Return of Premium rider option: Pays back all premiums if the owner keeps the policy to the end of the guaranteed level premium period

\*Accidental Death Benefit Rider

Don't miss the opportunity to boost your sales with TrueTerm Life Insurance.

TrueTerm is currently approved in all states. This includes product approval in Guam and the Virgin Islands. The Return of Premium Option is not available in MN, UT, WA and NY.