

Roth IRAs					IRAs																																				
<i>AGI Phase-Out Range for Contributions to Roth IRAs:</i>					Contribution Limits – Traditional and Roth																																				
Married Filing Jointly: \$159,000 - \$169,000 Single: \$101,000 - \$116,000					<table border="1"> <thead> <tr> <th></th> <th>2005</th> <th>2006-2007</th> <th>2008</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>\$4,000</td> <td>\$4,000</td> <td>\$5,000</td> </tr> <tr> <td>Catch-Up *</td> <td>\$500</td> <td>\$1,000</td> <td>\$1,000</td> </tr> </tbody> </table>					2005	2006-2007	2008	Regular	\$4,000	\$4,000	\$5,000	Catch-Up *	\$500	\$1,000	\$1,000																					
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Regular	\$4,000	\$4,000	\$5,000																																						
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<i>Roth IRA conversion rules:</i>					* Only taxpayers age 50 and over are eligible																																				
Before 2010: Modified AGI < \$100,000 Can't be "Married Filing Separately"					Uniform Lifetime Table																																				
2010* and later: Unlimited Modified AGI Any tax filing status					For calculating Required Minimum Distributions from																																				
* 2010 only, conversion can spread income over 2011 and 2012					Qualified Plans and Traditional IRAs																																				
Traditional IRA Deductibility Rules					Current Age	Distrib. Period	Current Age	Distrib. Period																																	
Filing Status	Covered by Employer's Retirement Plan?	Modified AGI		Deductibility	70	27.4	86	14.1																																	
		2007	2008		71	26.5	87	13.4																																	
Single	No	Any amount		Full deduction	72	25.6	88	12.7																																	
	Yes	\$51,999 or less		Full deduction	73	24.7	89	12.0																																	
		\$52,000 - \$61,999		Partial deduction	74	23.8	90	11.4																																	
		\$62,000 or more		No deduction	75	22.9	91	10.8																																	
Married Filing Jointly	Neither Spouse Covered	Any amount		Full deduction	76	22.0	92	10.2																																	
	Both Spouses Covered	\$82,999 or less		Full deduction	77	21.2	93	9.6																																	
		\$83,000 - \$102,999		Partial deduction	78	20.3	94	9.1																																	
		\$103,000 or more		No deduction	79	19.5	95	8.6																																	
	One Spouse Covered – For Covered Spouse	\$82,999 or less		Full deduction	80	18.7	96	8.1																																	
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		\$103,000 or more		No deduction	82	17.1	98	7.1																																	
	One Spouse Covered – For Non-Covered Spouse	\$155,999 or less		Full deduction	83	16.3	99	6.7																																	
		\$156,000 - \$165,999		Partial deduction	84	15.5	100	6.3																																	
		\$166,000 or more		No deduction	85	14.8	101	5.9																																	
Catch-Up Contribution Limits for Other Qualified Plan Types					Saver's Tax Credit—Contributions to Employer Plans & IRAs																																				
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Education Incentives					Health Savings Accounts – HSAs																																				
Coverdell Education Savings Accounts (Education IRAs) – Contribution Limit \$2,000					An "eligible individual" is defined as (1) one covered by a high deductible health plan (HDHP), (an annual deductible of \$1,100 for single coverage and \$2,200 for family coverage where the maximum out pocket cannot exceed \$5,600 for single coverage and \$11,200 for family coverage), (2) is not covered by any other health insurance except for some permitted coverages, (3) is not eligible for and enrolled in Medicare, and (4) cannot be claimed as a dependent on someone else's income tax return.																																				
<i>Modified AGI Phase-Out Range for Contributions to Coverdell Education Savings Accounts:</i>					Contribution Limits:																																				
Married Filing Jointly \$190,000 - \$220,000 Single \$95,000 - \$110,000					<table border="1"> <thead> <tr> <th></th> <th>2007</th> <th>2008</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$2,850</td> <td>\$2,900</td> </tr> <tr> <td>Family</td> <td>\$5,650</td> <td>\$5,800</td> </tr> </tbody> </table>					2007	2008	Single	\$2,850	\$2,900	Family	\$5,650	\$5,800																								
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Qualified Tuition Programs – Section 529 Plans					For broker/dealer use only – not to be distributed or shown to the public in oral, electronic or written form as sales material. ALFS, Inc. serves as the principal underwriter of certain SEC-registered contracts for Allstate Life Insurance Company and certain of its subsidiaries and affiliates.																																				
<i>Distributions for qualified higher education expense are income tax free</i>					© 2008 Allstate Insurance Company 12/07																																				
Hope and Lifetime Learning Credits					LINCOLN BENEFIT LIFE AN ALLSTATE COMPANY																																				
<i>Hope Credit – Up to \$1,800 per student, for first two years of higher education tuition paid</i>																																									
<i>Lifetime Learning Credit—Up to 20% of tuition paid (max. \$10,000); calc'd per taxpayer</i>																																									
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2008 Tax Reference Guide

Tax Brackets for 2008

Taxable income (i.e. includable income minus deductions and exemptions) is taxed at the applicable percentage within each respective level of taxable income [i.e. Taxpayer within Married Filing Jointly has taxable income of \$60,000. Federal tax due is computed as: $(\$16,050 \times 10\%) + (\$60,000 - \$16,050 \times 15\%) = \$1,605 + \$6,592.50 = \$8,197.50$]

Married Filing Jointly

\$0 - \$16,050	10%
\$16,050 - \$65,100	15%
\$65,100 - \$131,450	25%
\$131,450 - \$200,300	28%
\$200,300 - \$357,700	33%
Over \$357,700	35%

Unmarried Individuals

\$0 - \$8,025	10%
\$8,025 - \$32,550	15%
\$32,550 - \$78,850	25%
\$78,850 - \$164,550	28%
\$164,550 - \$357,700	33%
Over \$357,700	35%

Married Filing Separately

\$0 - \$8,025	10%
\$8,025 - \$32,550	15%
\$32,550 - \$65,725	25%
\$65,725 - \$100,150	28%
\$100,150 - \$178,850	33%
Over \$178,850	35%

Head of Households

\$0 - \$11,450	10%
\$11,450 - \$43,650	15%
\$43,650 - \$112,650	25%
\$112,650 - \$182,400	28%
\$182,400 - \$357,700	33%
Over \$357,700	35%

Estates and Trusts

\$0 - \$2,200	15%
\$2,200 - \$5,150	25%
\$5,150 - \$7,850	28%
\$7,850 - \$10,700	33%
Over \$10,700	35%

Gift and Estate Tax

Gift Tax Annual Exclusion	\$12,000
Gift Tax Applicable	
Credit Amount:	\$1,000,000
Estate Tax Applicable	
Credit Amount:	\$2,000,000

IRA Limits

IRA contribution (under age 50):	\$5,000
IRA contribution (age 50 or over):	\$6,000
Phaseout for deducting IRA contribution (qualified plan participant):	
Joint:	\$85,000-\$105,000
Single or HOH:	\$53,000-\$63,000
Phaseout for deducting spousal IRA:	\$159,000-\$169,000
Phaseout of Roth contribution eligibility:	
Joint:	\$159,000-\$169,000
Single:	\$101,000-\$116,000
Filing Separately:	\$0-\$10,000

No Roth conversions if MAGI exceeds \$100,000 or if married, filing separately. MAGI does not include RMDs.

Qualified Plan Limits

SEP contribution

Up to 25% of compensation, \$46,000

SIMPLE elective deferral

Under 50: \$10,500
50 and Over: \$13,000

401(k), 403(b)*, 457 & SARSEP elective deferral

Under age 50: \$15,500
Over age 50: \$20,500

Limit on additions to defined contribution plans

100% of compensation or \$46,000

Annual benefit limit on defined benefit plans

Highly compensated employee makes: \$185,000
Annual compensation taken into account for qualified plans: \$105,000
Annual compensation taken into account for qualified plans: \$230,000

*Special Increased limit may apply to certain 403(b) contributors with 15 or more years of service.

In the last three years prior to year of retirement, 457 plan participants may be able to double elective deferrals if needed to catch up on prior missed contributions. The catch up provisions cannot also be utilized at the same time.

Social Security Wage Base and Rates

Social Security Taxable Wage Base 2008 \$102,000

Portion of Social Security Subject to Federal Income Tax

Taxpayer Filing Status	Provisional Income Threshold*	Percent of Benefits Subject to Federal Income Tax
Single	Under \$25,000	0%
Single	\$25,000-\$33,999	up to 50%
Single	\$34,000 or more	up to 85%
Married Filing Jointly	Under \$32,000	0%
Married Filing Jointly	\$32,000-\$43,999	up to 50%
Married Filing Jointly	\$44,000 or more	up to 85%
Married Filing Separately	\$0 or more	up to 85%

* Provisional Income = Adjusted Gross Income + Tax Exempt Interest for the year + 50% of Social Security Income. Annuity earnings and income are tax deferred until withdrawn.

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IRA Distribution Tables

Uniform Lifetime Table

The table is used to determine the required minimum distributions from IRAs and Qualified Plans during the owner's life in situations in which the owner's spouse is either not the sole designated beneficiary or is the sole designated beneficiary but is not more than 10 years younger than the owner.

Age	Divisor	Age	Divisor	Age	Divisor	Age	Divisor
70	27.4	82	17.1	94	9.1	106	4.2
71	26.5	83	16.3	95	8.6	107	3.9
72	25.6	84	15.5	96	8.1	108	3.7
73	24.7	85	14.8	97	7.6	109	3.4
74	23.8	86	14.1	98	7.1	110	3.1
75	22.9	87	13.4	99	6.7	111	2.9
76	22.0	88	12.7	100	6.3	112	2.6
77	21.2	89	12.0	101	5.9	113	2.4
78	20.3	90	11.4	102	5.5	114	2.1
79	19.5	91	10.8	103	5.2	115	1.9
80	18.7	92	10.2	104	4.9		
81	17.9	93	9.6	105	4.5		

Source: Federal Register: April 17, 2002 (Vol. 67, No. 74, p. 19012) Accessed 5/31/2002
 url: <http://frwebgate1.access.gpo.gov/cgi-bin/waisgate.cgi?WALSdocID=2079952624+1+0+0&WALSact ion=retrieve>

Single Life Table

This table may be used to determine the minimum amount of withdrawal that is required each year for an individual who inherits money as a designated beneficiary of an IRA. The individual must be specifically named as the beneficiary in order to use the table. If the estate is named or if no individual(s) is named as the beneficiary of the IRA the heirs will not be able to stretch out the withdrawals through use of the single life table.

Age	Divisor	Age	Divisor	Age	Divisor	Age	Divisor	Age	Divisor	Age	Divisor
Under 1	82.4	19	64	38	45.6	57	27.9	76	12.7	95	4.1
1	81.6	20	63	39	44.6	58	27	77	12.1	96	3.8
2	80.6	21	62.1	40	43.6	59	26.1	78	11.4	97	3.6
3	79.9	22	61.1	41	42.7	60	25.2	79	10.8	98	3.4
4	78.7	23	60.1	42	41.7	61	24.4	80	10.2	99	3.1
5	77.7	24	59.1	43	40.7	62	23.5	81	9.7	100	2.9
6	76.7	25	58.2	44	39.8	63	22.7	82	9.1	101	2.7
7	75.8	26	57.2	45	38.8	64	21.8	83	8.6	102	2.5
8	74.8	27	56.2	46	37.9	65	21	84	8.1	103	2.3
9	73.8	28	55.3	47	37	66	20.2	85	7.6	104	2.1
10	72.8	29	54.3	48	36	67	19.4	86	7.1	105	1.9
11	71.8	30	53.3	49	35.1	68	18.6	87	6.7	106	1.7
12	70.8	31	52.4	50	34.2	69	17.8	88	6.3	107	1.5
13	69.9	32	51.4	51	33.3	70	17	89	5.9	108	1.4
14	68.9	33	50.4	52	32.3	71	16.3	90	5.5	109	1.2
15	67.9	34	49.1	53	31.4	72	15.5	91	5.2	110	1.1
16	66.9	35	48.5	54	30.5	73	14.8	92	4.9	111+	1
17	66	36	47.5	55	29.6	74	14.1	93	4.6		
18	65	37	46.5	56	28.7	75	13.4	94	4.3		

Source: Federal Register: April 17, 2002 (Vol. 67, No. 74, p. 19012)

ING Fixed Annuity Sales Desk

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