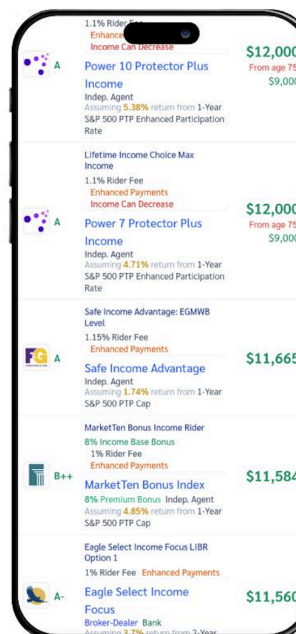




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Marquis SP

SINGLE PREMIUM • FIXED INDEXED ANNUITY



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group



Marquis SP

SINGLE PREMIUM • FIXED INDEXED ANNUITY

CHOOSE YOUR PATH FOR RETIREMENT

Do you seek confidence in the progress of your retirement savings efforts?
Do you seek certainty in the prospect that you can receive income for
as long as you live? Do you seek both?

Choose a path for retirement wealth building backed by the assurance of solid protection. Choose Marquis SP.
A single premium deferred fixed indexed annuity issued and guaranteed by The Lafayette Life Insurance Company (Lafayette Life), Marquis SP helps you create your own path to retirement confidence.

CHOICE AND POTENTIAL COME TOGETHER

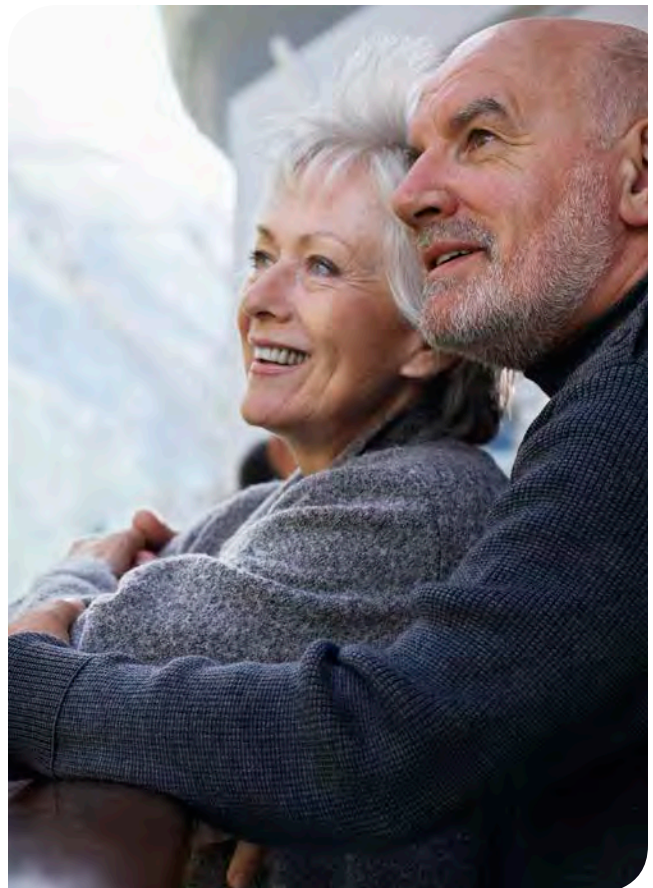
Choice provides the opportunity to shape your future. Potential offers avenues for your efforts — without the uncertainty of being invested in the market. Marquis SP gives you both choice and potential . . . in one insured vehicle that helps ready your path to retirement security.

GROWTH POTENTIAL COMES IN FOUR INTEREST CREDITING CHOICES:

- Two indexed interest options with interest determined in part by positive change in the S&P 500® Index (and with downside protection from negative change) over the crediting period.
- An indexed interest option with interest determined in part by positive change in a proprietary multi-asset-class index (and with downside protection from negative change) over the crediting period.
- A fixed interest option with a declared interest rate guaranteed by Lafayette Life.

Allocate your premium among all these choices. Or among a few. Or to just one. It's up to you. Going forward, you will have opportunities at specific times to change your choices if your needs change.

Retirement security is your destination. Choose your path with Marquis SP.



TIME TO CONSIDER A FIXED INDEXED ANNUITY?

Given the ongoing market volatility and low fixed interest rates of recent years, many Americans share growing concern over those financial risks and the threat they pose to retirement security.

A fixed indexed annuity is a tax-deferred insurance product. It is designed both to protect its accumulated account value from losses due to negative changes in the market indexes associated with the annuity as well as to guarantee a lifetime income.

FOR UPSIDE POTENTIAL WITH DOWNSIDE PROTECTION, INDEXED INTEREST OPTIONS OFFER:

- **Opportunity:** Interest rates based in part on positive changes in market indexes.
- **Certainty:** Interest rates guaranteed to be never less than zero, even if the market indexes go down.
- **Security:** A guarantee that once interest is credited, it can never be lost due to declines in the market indexes associated with the annuity.

The guarantees in a fixed indexed annuity may serve as a buffer against potential losses in other areas of your

Tax Deferral Makes a Difference over Time

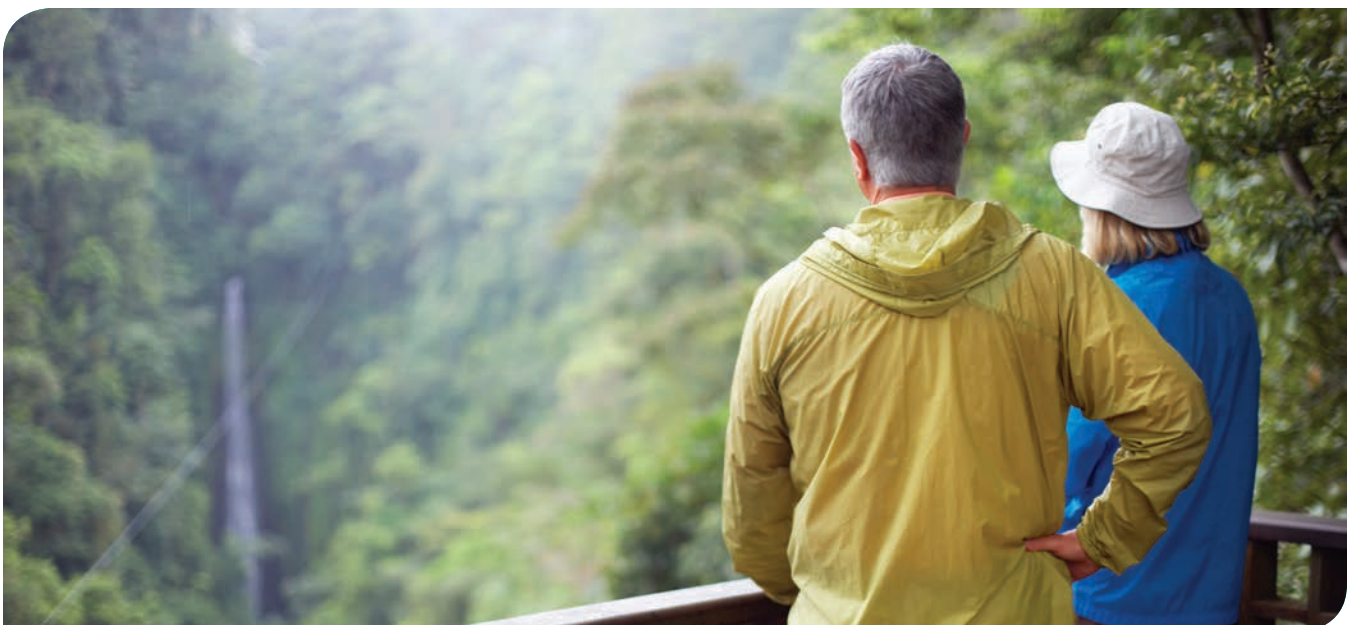
An annuity grows tax-deferred.

You pay no taxes on the interest credited until you take a withdrawal or distribution.

Over long periods, tax deferral can make a significant difference in a retirement plan. (Tax deferral provides no added advantage to an annuity purchased through a qualified plan or IRA.)

retirement wealth-building efforts. The choice of interest crediting options provides an opportunity to select your allocations according to your individual needs and outlook.

One of the most valuable aspects of any annuity is its ability to provide you a guaranteed retirement income stream that can last a lifetime.



ALLOCATION PATHS

CHOOSE AMONG ALLOCATION OPTIONS AS BEST SUITS YOU

1 S&P 500® Index One-Year Point-To-Point

This option determines and locks in positive interest, if any, annually. It credits an interest rate that factors in the change in value of the S&P 500 Index from the start date to the end date of the one-year crediting period:

- adjusted by a percentage (a 100% “participation rate” unless declared otherwise in advance¹) and
- subject to a maximum (an “interest rate cap” declared in advance that will never be less than 1%)

Your account value never declines due to index performance.

2 S&P 500® Index One-Year Monthly Average

This option determines and locks in positive interest, if any, annually. It credits an interest rate that factors in the average change in value of the S&P 500 Index measured monthly over the one-year crediting period compared to the value of the index at the start date of the crediting period:

- adjusted by a percentage (a 100% participation rate unless declared otherwise in advance¹) and
- subject to a maximum (an interest rate cap declared in advance that will never be less than 1%)

Your account value never declines due to index performance.

¹ The minimum participation rate is 10%.

Currently available indexed interest options and crediting periods may be changed or eliminated in the future. If it is our choice to make a change or elimination, we will notify you. Such a change or elimination will only be at the end of the crediting period. If an index is eliminated or substantially changed by the index provider, we will notify you and make a reasonable substitution.

3 GS Momentum Builder® Multi-Asset Class (GSMAC) Index Three-Year Point-to-Point

The index is sponsored by global investment bank Goldman Sachs.

This option determines and locks in positive interest, if any, every three years. It credits an interest rate that factors in the change in value of the

GSMAC Index from the start date to the end date of the three-year crediting period:

- adjusted by a percentage (a participation rate declared in advance¹)

There is no interest rate cap to limit your upside return.
And your account value never declines due to index performance.

Goldman Sachs designed the index with a volatility control feature to minimize large swings in the index and limit exposure to market highs and lows. This momentum-driven index uses a dynamic-allocation strategy across six asset classes:


- Domestic Equity
- International Bonds
- International Equity
- Commodities
- Domestic Bonds
- Money Market

Index objectives may not be met. See the separate brochure for details and risks of the GSMAC Index and the three-year allocation option.

4 Fixed Interest Option One Year

This option credits daily interest at a fixed rate declared in advance and guaranteed for an index year. It will never credit less than the 1% guaranteed minimum fixed interest rate.

Goldman
Sachs

A photograph of an elderly couple sitting on a stone ledge, looking out over a calm lake towards a range of green mountains under a blue sky. The man is wearing a green jacket and the woman is wearing an orange jacket. They are embracing each other.

Work with your
Lafayette Life financial
professional as
you consider your
allocation options.

ALLOCATION PATHS (continued)

HOW YOUR MONEY IS PUT TO WORK

When your Marquis SP contract is issued, your premium earns the guaranteed minimum interest rate (currently 1%) declared by Lafayette Life. On the sweep date (one to 34 days after contract issue), your account value will be allotted among the allocation options as you specified.

The first crediting periods begin on the sweep date and end after the number of index years specific to the crediting period. The end of one crediting period marks the beginning of the next.

Any interest for the indexed interest options is credited to your account value at the end of a crediting period. No interest is credited on amounts withdrawn before the end of a crediting period. Lafayette Life guarantees the indexed interest rate will never be less than 0%, even if the market index goes down.

FLEXIBILITY FOR MONEY MOVES GOING FORWARD

Choice is yours at the end of each crediting period and, for money in the fixed interest option, at the end of each

index year. You may leave your accumulated value in the same option or transfer it to one or more others.

There are no charges for transfers. Transfers from the indexed interest options are not allowed until the end of each crediting period. Transfers from the fixed interest option are not allowed until the end of each index year.

As you consider your allocations, keep in mind that past interest rates have no bearing on future ones. New participation rates and, if applicable, interest rate caps for the indexed interest options are declared for each new crediting period. A new interest rate for the fixed interest option is declared each index year.

If you transfer into an indexed interest option with a multi-year crediting period — **and** you already are allocated to that option — unless your current multi-year crediting period is at its end, your transferred value will fund a **new** multi-year crediting period with its own participation rate and, if applicable, interest rate cap.

ACCESS PATHS

PARTIAL WITHDRAWALS WITH NO WITHDRAWAL CHARGE

Annuities are designed for long-term accumulation and retirement funding. Still, for financial flexibility, some liquidity is available while withdrawal charges apply.

You may withdraw up to 10% of your beginning of the year account value (noncumulative) each index year without a withdrawal charge. Withdrawals of taxable amounts will be subject to ordinary income tax and, before age 59½, generally will be subject to a 10% IRS penalty tax.

The \$250 partial withdrawal minimum is reduced to \$100 if taken through a systematic withdrawal program that is available at no added charge.

Amounts withdrawn from indexed interest options before the end of a crediting period receive no interest for that crediting period.

DECLINING WITHDRAWAL CHARGE

A withdrawal charge applies only to amounts in excess of the free withdrawal amount and decreases over time. Choose a seven- or 10-year withdrawal charge period. Availability of both may vary by representative or institution. Once you elect your withdrawal charge option, you cannot change it.



WITHDRAWALS WITH NO WITHDRAWAL CHARGE

In addition to the partial withdrawal provision described above, with required prior notification, withdrawals may be free of charge for the following reasons:

- Limited life expectancy^{1,2}
- Confinement to a nursing home, hospital or licensed health care facility^{1,2}
- Required minimum distributions (RMDs)
- Full annuitization³

1 Limited life expectancy waiver available if, after contract issue, the owner is diagnosed with a life expectancy of 12 or fewer months. Confinement waiver available on or after the first contract anniversary after the owner is confined for at least 60 consecutive days, if owner is not confined at contract issue.
2 The waiver is not available in CA and CT.
3 For full annuitization after first year in FL or second contract year for all other states, as guaranteed in contract.

Patience May Pay: If you're comfortable with the longer withdrawal charge period, the advantage over the shorter alternative is the opportunity for higher interest rates. The indexed interest options will have higher interest rate caps (if applicable) and/or higher participation rates. And the fixed interest option will credit a higher rate. The withdrawal charges decrease as shown in the table below.

Index Year	1*	2	3	4	5	6	7**	8	9	10***	11+
7-Year Charge	9%	8.5%	8%	7%	6%	5%	4%	0%	0%	0%	0%
10-Year Charge	9%	8.5%	8%	7%	6%	5%	4%	3%	2%	1%	0%

* The first "year" of the withdrawal charge period begins when the contract is issued and ends at the end of the first index year. Charges apply to full surrenders before the sweep date.
** The withdrawal charge period will end on the day before the seventh contract anniversary, regardless of when the seventh index year ends.
*** The withdrawal charge period will end on the day before the 10th contract anniversary, regardless of when the 10th index year ends.

PROTECTION PATHS

GUARANTEED MINIMUM
ACCOUNT VALUE BENEFIT FOR YOU

Both withdrawal charge periods provide an associated guaranteed minimum account value (GMAV) benefit. At the end of the index year immediately following your withdrawal charge period, Lafayette Life will review your account value. If it is less than the enhanced value shown at the right, Lafayette Life will increase it to equal that enhanced value.

The GMAV is your initial premium, less voluntary reductions, withdrawal charges and rider charges (if applicable), multiplied by the applicable guaranteed enhancement percentage. The benefit applies one time only. Any increase goes to the fixed interest option.

The account value still may fall below the GMAV in subsequent years if the interest credited is less than the charges taken for any optional riders.

Withdrawal Charge Duration	7- Year	10-Year
Guaranteed Enhancement Percentage	107%*	110%**

* Applies to 7-year withdrawal charge period only.
** Applies to 10-year withdrawal charge period only.

GUARANTEED DEATH BENEFIT
FOR YOUR LOVED ONES

Marquis SP provides for your beneficiaries if you, as the owner, die while an account value remains. Your named beneficiary will receive the greater of your account value or your nonforfeiture value as of the date the death benefit is processed. Regardless, no withdrawal charge applies.

Guarantees of account values and death benefits are contractual promises supported by Lafayette Life’s General Account assets and backed by its claims-paying ability.



INCOME PATHS

MARQUIS SP PROVIDES YOU CHOICES FOR RETIREMENT INCOME CERTAINTY

The income options detailed below can be based on the lives of both you and your spouse (if you choose the spousal benefit). Doing so provides an extra measure of protection as a surviving spouse can be confident of a continued income stream.

LIFETIME GUARANTEED PAYOUTS: LOCK IN STEADY INCOME

Anytime after your second contract year (first contract year in Florida), you may take your contract value as a series of lifetime guaranteed payouts. The contract value must be taken by the contract maturity date, which is set at the annuitant's 100th birthday when the contract is issued.

When you're ready to take your income (annuitize), choose scheduled income payments guaranteed to continue for a lifetime — either single (one life) or joint (two lives). Payments (to a beneficiary, if necessary) are guaranteed to continue for no less than 10 years. Additional income payment options may be available.

The decision to annuitize is permanent. Once income payments are elected, other features of Marquis SP, such as account value and withdrawals, are no longer available.

LIFETIME GUARANTEED WITHDRAWALS: GENERATE INCOME AND MAINTAIN GROWTH POTENTIAL

The Guaranteed Lifetime Withdrawal Benefit (GLWB) is an optional benefit available at issue for an additional charge, provided you (and your covered spouse, if you elect spousal coverage¹) are age 45-80. It guarantees withdrawals for the life of the covered person or persons (owner and spouse if the spousal GLWB is elected) — regardless of the account value — provided voluntary reductions are limited to the annual lifetime payout amount (LPA).



The annual charge is 0.95% (1.50% maximum) of the benefit base for either the individual or the spousal benefit. While the charge is the same for the spousal benefit (for both spouses), the LPA is 90% of that for the individual benefit.

As you consider the benefit, note that:

- Benefit withdrawals can begin on the first day of the first index year following the 60th birthday of the younger covered person.
- Nonguaranteed voluntary reductions (those taken before the eligibility date or for more than the eligible amount) reduce the value of the benefit and may even cause it to terminate.

Guarantees of annuity payouts and lifetime withdrawals are contractual promises supported by Lafayette Life's General Account assets and backed by its claims-paying ability.

¹ Spousal benefit not available in CT.



PURSUE YOUR PATH WITH

Marquis SP

GET GOING WITH MARQUIS SP

ISSUE AGES

Marquis SP is issued for owners and annuitants age 18—85 (age on Contract Date).

PREMIUMS

While Marquis SP is a single premium annuity, you can transfer money from multiple sources to purchase it. Incoming funds will be held until all can be consolidated in one payment.

Minimum	Maximum*
\$15,000 (Qualified or Nonqualified)	\$1,000,000 (Age 18-75) \$750,000 (Age 76-85)

* Premiums in excess of maximum require prior company approval. Ages based on older owner.

CONFIDENCE FOR THE PATH AHEAD

You may own Marquis SP and depend on GLWB income for decades. Confidence comes from knowing that contractual promises will be fulfilled for that time. Interest rate and benefit guarantees are backed by the claims-paying ability of Lafayette Life. Consider the importance of ratings for financial strength, stability and operating performance as you act to secure your retirement ambitions.

Note: Marquis SP is not a security. It does not participate in the stock market or any index. It is an insurance contract designed to help you address your long-term retirement income needs.

Marquis SP brings together choice and potential for your goals and peace of mind. Now discuss your next steps with your Lafayette Life financial professional.

TERMS TO KNOW

Account Value — A contract's premium, minus voluntary reductions and any charges, plus any interest credited.

Index — A method for tracking the value of a specific group of financial assets; an index is used in a fixed indexed annuity as a factor in the formula to determine interest.

Crediting Period — The period over which the performance of an index is measured and used as part of a formula to determine the interest credited to an indexed interest option. The first crediting period begins on the sweep date (see below). Each indexed interest option (including each allocation to a multi-year indexed interest option) has its own crediting period. The end of one crediting period marks the beginning of the next. A crediting period is never less than one year.

Index Year — Many annual contract features are based on this repeating annual period. The first index year begins on the sweep date, which begins the repeating annual periods. The end of one index year marks the beginning of the next.

Indexed Interest Option — An allocation option that credits interest based in part on the performance of an index. A multi-year indexed interest option has a crediting period of more than one index year.

Interest Rate Cap — The maximum interest rate that can be credited to the account value in a given indexed interest option for its crediting period. The interest rate cap will never be less than 1%.

Nonforfeiture Value — Equals 87.5% of a contract's premium minus voluntary reductions (withdrawal charges excluded), plus interest credited at 1%.

Participation Rate — The percentage of any index increase or decrease that is applied to the formula for determining the interest rate credited to the account value in a given indexed interest option for its crediting period. The participation rate is never below 10%. The participation rate can exceed 100%.

S&P 500® Index — Serves as a widely recognized benchmark of the stock market performance of large U.S. companies. Changes in its value do not account for dividends.

Sweep Date — The date when the account value is moved to the allocation options. A contract's sweep date marks the beginning of its first index year and first crediting periods.

Voluntary Reduction — An amount taken from a contract as a partial withdrawal, partial exchange or partial annuity option.

THE LAFAYETTE LIFE INSURANCE COMPANY

With more than one hundred years of service to policyholders, The Lafayette Life Insurance Company is a financially strong provider of individual life insurance, annuities, and retirement and pension products and services.

Lafayette Life is a member of Western & Southern Financial Group, Inc., a family of financial services companies whose heritage dates back to 1888. With the strength of our organization and our ongoing commitment to servicing you, your business and your family, The Lafayette Life Insurance Company is a company you can depend on. Find out more about our financial strength and distinguished history at www.LafayetteLife.com.

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Product is issued by The Lafayette Life Insurance Company, Cincinnati, OH. The Lafayette Life Insurance Company operates in D.C. and all states except AK and NY, and is a member of Western & Southern Financial Group, Inc. Contract series ICC14 ENT-03 1406, ICC14 ER.03 GLWB-I 1406, ICC14 ER.04 GLWB-S 1406, ICC14 EE.21 GMAV-7 1406, ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC14 EE.23 SI-PTP 1406, ICC14 EE.23 SI-MA 1406, ICC14 EE.25 WWC 1406, ENT-03 1406, ER.03 GLWB-I 1406, ER.04 GLWB-S 1406, EE.21 GMAV-7 1406, EE.22 GMAV-10 1406, EE.23 SI-MY-PTP 1406, EE.23 SI-PTP 1406, EE.23 SI-MA 1406 and EE.25 WWC 1406.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Lafayette Life.

Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Neither Western & Southern member companies, nor their agents, offer tax advice. For specific tax information, consult your attorney or tax advisor. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations.

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Lafayette Life
Insurance Company

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