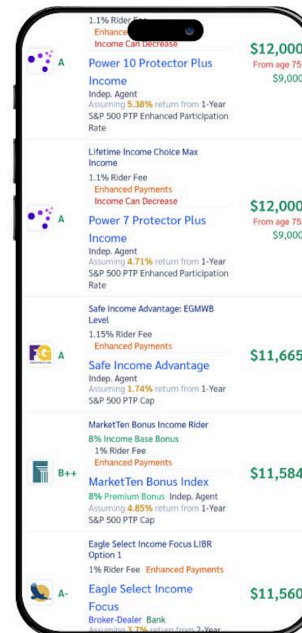




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THE LAFAYETTE LIFE INSURANCE COMPANY

Product Overview



- ▶ WHOLE LIFE INSURANCE
- ▶ UNIVERSAL LIFE & TERM LIFE INSURANCE
- ▶ ANNUITY PRODUCTS



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

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Lafayette Life Product Overview

Whole Life Insurance Series

Product	Description	Issue Ages (age last)	Minimum Issue	Supplemental Coverages
DIVIDEND PAYING¹				
Heritage 15 (ICC14 LL-01 1404)	Whole Life payable to age 100 or 20 years, whichever is longer. <i>Our lowest whole life premium for the desired death benefit.</i>	0-85 Standard 18-75 Preferred	\$5,000 Non-Qualified \$1,000 Qualified ² \$100,000 Preferred	<ul style="list-style-type: none"> Waiver of Premium Disability Benefit Single Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider
Contender 15 (ICC14 LL-01 1404)	Whole Life payable to age 95 or 20 years, whichever is longer. <i>Provides balance between death-benefit protection and cash-value accumulation.</i>	0-85 Standard 18-75 Preferred	\$5,000 Non-Qualified \$1,000 Qualified ² \$100,000 Preferred	<ul style="list-style-type: none"> Long Term Care Rider Extended Care Benefit Rider (TX only) Accelerated Death Benefit Plus Rider (KS, MN, UT, VT only)
Patriot 15 (ICC14 LL-01 1404)	Whole Life payable to age 75 or 30 years, whichever is longer. <i>Shorter premium payment duration results in early cash-value growth and accumulation.</i>	0-85 Standard 18-75 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Accelerated Death Benefit Rider³ Guaranteed Purchase Option Annual Renewable Term Rider Spouse Renewable Term Rider Children's Insurance Rider Accidental Death Benefit Rider
Sentinel 15 (ICC14 LL-01 1404)	Whole Life payable to age 65 or 20 years, whichever is longer. <i>Premium just below MEC level and is designed for cash value development. Provides early cash-value accumulation.</i>	0-85 Standard 18-75 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> 10-Year Term Rider 20-Year Term Rider (Heritage 15, Contender 15 and Patriot 15 only) 30-Year Term Rider (Heritage 15, Contender 15 only)
10 Pay Life (ICC14 LL-01 1404)	Whole Life payable for 10 years. <i>Designed to be paid up after 10 level annual premium payments.</i>	0-85 Standard 18-75 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Accelerated Death Benefit Rider³ Annual Renewable Term Rider 10-Year Term Life Insurance Rider Children's Insurance Rider Level Premium Paid-Up Additions Rider Single Premium Paid-Up Additions Rider Spouse Renewable Term Rider Waiver of Premium Benefit Rider
Liberty 15 (ICC14 LL-02 1408)	Single Premium Whole Life Insurance. Pay one premium and pay no more. <i>Perfect for wealth transfer sales where guaranteed death benefit and cash values are desired.</i>	0-85 Standard 18-75 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Guaranteed Purchase Option Single Premium Paid-Up Additions Rider Accelerated Death Benefit Rider³ Long Term Care Rider⁴ Extended Care Benefit Rider⁴ (TX only) Accelerated Death Benefit Plus Rider⁴ (KS, MN, UT, VT only)
NO DIVIDENDS				
Protector Simplified Issue (ICC14 LL-03 1408) (ICC14 LL-04 1408)	Simplified Issue Whole Life targets older ages and smaller face amounts. Premium Plans: Level Pay for Life and Single Premium.	40-85	\$3,000 (WA: \$5,000)	<ul style="list-style-type: none"> Accelerated Death Benefit Rider³
Protector Graded Death Benefit (ICC14 LL-05 1408)	Death benefit is return of premium at 10% interest for the first three policy years. <i>Available only when insured fails to qualify for Simplified Issue. State-specific limitations.</i>	40-85	\$3,000 (WA: \$5,000)	None

1.) Dividends are not guaranteed. 2.) In WA, \$25,000 Non-Qualified; \$5,000 Qualified. 3.) Rider automatically added. 4.) Rider automatically added based on state approval.

Universal Life Insurance

Product	Description	Issue Ages (age last)	Minimum Issue	Supplemental Coverages
Vanguard-09 (VAN-09) Qualified Plans only	Low face amount, front-end load UL product for higher cash surrender value in early policy years.	0-75	\$10,000	<ul style="list-style-type: none"> • Waiver of Monthly Deduction Benefit Rider • Accelerated Benefit Rider

Term Life Insurance

Product	Description	Issue Ages (age last)	Minimum Issue	Supplemental Coverages
Centennial Term Series (TLP-08-10 / TLP-08-20 / TLP-08-30)	10-, 20- and 30-year plans. Rates guaranteed to age 105. After level term period, annually increasing rates apply. Conversion available during level term period up to age 65. Conversion credit equal to previous 12 months' premium.	10-year: 18-75 20-year: 18-65 30-year: 18-55 Max issue age reduced in some underwriting categories	\$100,000	<ul style="list-style-type: none"> • Waiver of Premium • Children's Insurance Rider • Accelerated Benefit Rider

Annuities

Product	Description	Issue Ages (age last)	Premiums
Marquis Centennial Indexed Annuity (LL-11-FPIA-1) (FPDA 06-I)*	Flexible Premium Deferred Indexed Annuity. Premium may be allocated to a Fixed Option or three Alternative Index Interest Crediting Methods (Annual Point-to-Point, Monthly Average, Monthly Cap). The guaranteed minimum surrender value for this contract will be 87.5% of all net premiums (less any withdrawals) accumulated at 1% - 3% interest. Various surrender charge periods are available as well as 10% free withdrawals, and nursing home and terminal illness waivers after the first policy year. *(FPDA 06-I only available in states that have not approved the LL-11-FPIA-1)	0-85	Minimum = \$1,000 per year (or \$84 per month) Maximum initial premium (without prior consent of the company) = \$750,000 age 0-69 \$500,000 age 70-85
Marquis SP Single Premium Fixed Indexed Annuity (ICC14 ENT-03 1406)	Single Premium Deferred Indexed Annuity. Flexibility to allocate money to multiple allocation options, including an option where interest is determined in part by a proprietary index. 7-year and 10-year withdrawal charge periods are available. Guaranteed Lifetime Withdrawal Benefit (GLWB) is an optional benefit available at issue (issue ages 45-80 only) for an additional charge.	18-85	Minimum = \$15,000 Maximum premium (without prior consent of the company) = \$1,000,000 age 18-75 \$750,000 age 76-85
Single Premium Immediate Annuity (SPIA-94)	Provides guaranteed income for life or a specified period of time. The variety of payout options includes the ability to use the income to pay life insurance premiums. Payout options may be restricted at some ages.	0-95	Minimum = \$10,000
Group Marquis Centennial Indexed Annuity (LL-12-DAG-1) (DAGA 07-01)*	Group Deferred Indexed Annuity issued only to retirement plans. It is an unallocated, trustee-directed annuity available for use in new or existing qualified plans under 401(a) of the Internal Revenue Code. These plans would include money purchase, profit sharing, or defined benefit pension plans. The Group Marquis Centennial is benefit responsive, which means that withdrawal charges are waived if assets are withdrawn to pay plan benefits due to the death, disability, termination of employment, or retirement of a participant. *(DAGA 07-01 only available in states that have not approved the LL-12-DAG)	Per Plan Requirements	Minimum = \$5,000 initial and \$100 subsequent.
Group Marquis Flex (DAGA 98-I)*	Group Flexible Premium Indexed Annuity for funding retirement plans under section 401(a) of the Internal Revenue Code. The Group Marquis Flex is benefit responsive, which means that withdrawal charges are waived if assets are withdrawn to pay plan benefits due to the death, disability, termination of employment, or retirement of a participant. *(Group Marquis Flex only available in those states that have not approved the Group Marquis Centennial Indexed Annuity.)	Per Plan Requirements	Minimum = \$1,200 per year

Not all products are offered in all states. Check the Lafayette Life website (www.llic.com) for state-specific limitations.

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.



**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

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Life insurance and annuity products are issued and guaranteed by The Lafayette Life Insurance Company, Cincinnati, Ohio. Guarantees are based on the claims-paying ability of the company. 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.

Features and benefits are subject to underwriting and issue age restriction, as well as state availability and variations. Check the Lafayette Life website (www.llic.com) for state-specific limitations.

Life Policy Series: Whole Life Insurance Policy ICC14 LL-01 1404; Whole Life Insurance Single Premium Policy ICC14 LL-02 1408; Whole Life Insurance Simplified Issue Policy ICC14 LL-03 1408 & ICC14 LL-04 1408; Whole Life Insurance Graded Death Benefit Policy ICC14 LL-05 1408, Flexible Premium Universal Life Policy VAN-09; Term to 105 Life Insurance Policy TLP-08

Life Rider Series: Accelerated Death Benefit Rider ABR-92; Long Term Care Rider LTC-WL20 G; Extended Care Benefit Rider (TX only) ECB-WL-05; Accelerated Death Benefit Plus Rider ABPR-WL-05 (for use in KS, UT, MN, VT); Accidental Death Benefit Rider ADB-05; Term Life Insurance Rider ICC14 LLR-01 1408; Annual Renewable Term Rider ICC14 LLR-02 1408; Level Premium Paid-Up Additions Rider ICC14 LLR-03 1408; Single Premium Paid-Up Additions Rider ICC14 LLR-04 1408; Spouse Renewable Term Rider ICC14 LLR-05 1408; Accelerated Death Benefit Rider ICC14 LLR-06 1408; Waiver of Premium Disability Benefit Rider WP-05; Children's Insurance Rider CIR-05; Guaranteed Purchase Option Rider GPO-05; Waiver of Premium Benefit Rider WP-TLP08; Waiver of Monthly Deduction Benefit Rider WMD-UL; Accelerated Death Benefit Rider UABR-92 (UL)

Annuity Policy Series: Flexible Premium Deferred Indexed Annuity Policy LL-11-FPIA-1 & FPDA 06-I; Single Premium Deferred Annuity Contract With Indexed Interest Options ICC14 ENT-03 1406; Single Premium Immediate Annuity Policy SPIA-94; Deposit Administration Group Indexed Annuity Policy LL-12-DAG-1 & DAGA 07-01, Deposit Administration Group Equity Indexed Annuity Policy DAGA 98-I

Annuity Rider/Endorsement Series: Guaranteed Lifetime Withdrawal Benefit Rider ICC14 ER.03 GLWB-I 1406; Guaranteed Lifetime Withdrawal Benefit Rider ICC14 ER.04 GLWB-S 1406; Guaranteed Minimum Account Value Endorsement ICC14 EE.21 GMAV-7 1406; Guaranteed Minimum Account Value Endorsement ICC14 EE.22 GMAV-10 1406; Single Index Multi-Year Point-to-Point Indexed Interest Option Endorsement ICC14 EE.23 SI-MY-PTP 1406; Single Index Point-to-Point Indexed Interest Option Endorsement ICC14 EE.23 SI-PTP 1406; Single Index Monthly Average Indexed Interest Option Endorsement ICC14 EE.23 SI-MA 1406; Waiver of Withdrawal Charge Endorsement ICC14 EE.25 WWC; Unisex Endorsement ICC14 EE.30 1406 MT

Annuity products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.

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