

# Lafayette Life Insurance Company Information

## *Tradition of Excellence*

Lafayette Life Insurance Company was established in 1905. Its mission is to be financially sound, quality driven, growth-oriented company, dedicated to exceeding its customers' requirements for insurance and related financial service, and to distribute its products to well-defined U.S. market segments.

Lafayette Life provides life insurance and annuity products to individuals and small businesses through multiple distribution channels. The individual product portfolio includes whole life, senior age whole life, term life, universal life and annuities. The company serves small to medium-sized businesses by offering qualified plan products and administrative services, as well as group life and ancillary products.

Lafayette Life is a member of Western & Southern Financial Group, a Cincinnati-based diversified family of financial services companies with assets owned and under management in excess of \$40 billion. A FORTUNE 500 company, W&SFG is one of only 10 groups in the world to earn Standard & Poor's AA+ rating or higher for its life insurance units.

Lafayette Life is licensed to sell individual and group life insurance in 48 states and the District of Columbia. With more than \$19 billion of life insurance in force, it ranks among the top 200 life insurance companies in the United States.

Lafayette Life is built on a solid foundation of financial strength, quality products and service, and a commitment to excellence. The company's financial strength is rigorously examined and evaluated by independent financial reporting agencies. In making their assessments, these agencies consider the company's financial integrity: the quality of assets, the amount of funds in reserve, the vision and ability of the management team, and efficiency in running the business.

Lafayette Life has received the following industry financial ratings.

### **A.M. Best**

A++ (Superior) for financial strength, operating performance and market profile (highest of 16 ratings, held since June 2006).

### **Fitch**

AA+ (Very Strong) for financial strength (second highest of 24 ratings, held since June 2005).

### **Standard & Poor's**

AA+ (Very Strong) for financial security characteristics (second highest of 21 ratings, held since August 2005).

### **Comdex Ranking**

98 out of 100

The Comdex is a composite of all the ratings that a company has received. It ranks companies on a scale of 1 (lowest) to 100 (highest) in relation to other companies that have been rated by the services. The Comdex is a mathematical ranking used to consolidate the financial strength ratings, as each rating service uses a different scale.

The ratings published in this document are accurate as of the publication date, and are subject to change. Independent insurance ratings firms determine these ratings. For the latest rating information, contact Lafayette Life.

## **Quick Facts\***


Insurance In Force: .....	\$19.0 billion
Total Assets: .....	\$1.81 billion
Surplus and Asset Valuation Reserve (AVR): .....	\$131.0 million
Ratio of Surplus & AVR to Assets: .....	7.2%
Net Yield on Investment Portfolio: .....	5.9%
Annual Effective Yield on New Investments: .....	6.3%
First year Ordinary Life Premium CAGR ('01-'06): .....	13.4%
Total Income CAGR ('01-'06): .....	4.3%
Asset Compound Growth Rate ('01-'06): .....	7.5%
Surplus and AVR Compound Growth Rate ('01-'06): .....	6.8%
A.M. Best Rating: .....	A++
Fitch Claims Paying Ability: .....	AA+
Standard & Poor's: .....	AA+

\* based on 2006 year-end data



A member of Western & Southern Financial Group®

1905 Teal Road  
P.O. Box 7007  
Lafayette, Indiana 47903-7007  
www.LafayetteLife.com

 Lafayette Life Insurance Company has a complete line of life insurance and annuity products to meet almost every need.\*

### **The Centennial Series of Participating Whole Life Insurance**

**Heritage.** Whole Life payable to age 100 or 20 years whichever is longer. Our lowest whole life premium for the desired death benefit.

**Contender 100.** Whole Life payable at age 95 or 20 years whichever is longer. Provides balance between death benefit and cash value development.

**Patriot 100.** Whole Life payable to age 75 or 30 years whichever is longer. Shorter premium payment duration results in higher early cash values.

**Sentinel.** Whole Life payable to age 65 or 20 years whichever is longer. Premium just below MEC level and is designed for cash value development. Provides the highest early cash values.

**Liberty.** Single Premium Whole Life Insurance. Pay one premium and pay no more. Perfect for wealth transfer sales where guaranteed death benefit and cash values are desired.

**Protector Simplified Issue.** No Dividends. Non-participating. Designed for ages 40-85 with lower face amounts. Available as a single premium, 10-pay, 5-pay, or level annual payments to age 100. A Graded Death Benefit product may be available to prospective insureds that do not qualify for Simplified Issue because of their health.

### **The Millennium Series of Flexible Premium Universal Life Insurance**

**Century 2000.** Our flagship universal life policy, the Century 2000 was designed to combine low minimum premiums, death benefit protection and high early-year cash values into one attractive package. It is available to age 85 and the minimum death benefit is \$100,000.

**Ultimate.** Designed to offer strong later year cash value accumulations, the Ultimate is available to age 80 and is offered with a minimum death benefit of \$10,000.

**Vanguard.** This universal life policy is available to age 75. It also has a minimum death benefit of \$10,000. It is designed to provide higher early year cash values.

### **The Marquis Series of Equity-Indexed Life and Annuity Products**

**Marquis UL.** A universal life policy that offers the option of interest crediting linked in part to changes in the S&P 500 Index<sup>1</sup>, this policy is designed to reward long-term cash value accumulations and provide death benefit protection. The Marquis UL provides the opportunity to earn higher than fixed-rate interest crediting while still retaining all the other benefits of universal life insurance, including a guaranteed minimum interest rate.

**Marquis Flex & Marquis Advant-Edge.** The Marquis Flex & the Marquis Advant-Edge are flexible premium deferred annuities designed to offer the option of interest crediting linked in part to changes in the S&P 500 Index<sup>2</sup>, as well as accumulation, tax and distribution advantages of other traditional fixed deferred annuities. They allow for flexible contributions of premiums and a choice of surrender charge patterns, with interest rate guarantees credited annually. *A group policy is also available for qualified sales.*

### **Single Premium Immediate Annuity**

**Horizon IA.** This custom-designed fixed annuity is designed specifically to provide an income stream in a manner selected. We will pay an income based on a term of years, or based on life expectancy. Life expectancy payments guarantee an income that cannot be outlived.

### **Term Life Products**

**The One.** The One is a yearly renewable term plan that provides death benefit coverage to age 85. It is available between the ages of 15 and 70 and is designed to provide low initial costs, with premiums that increase every year.

**Elite.** The Elite term plans provide level death benefit coverage to age 95. Premiums, on a current projected basis, are level for the plan period with the first five years of the plan period guaranteed to be level. After the first five years, the current premium rates are not guaranteed and are subject to change. Available plan periods are for 10, 15, 20 and 30 years.

**Elite Plus.** The Elite Plus term plans are just like the Elite plans, except the level premium is guaranteed for the entire plan period. These plans are available with plan periods of 10, 15 and 20 years.

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2 - Under current tax law interest accumulations over the period of the annuity contract are tax deferred until withdrawn. This means that the annuity is free from federal income tax during the accumulation phase. Withdrawals from an annuity are subject to income tax and, prior to age 59½, may be subject to a penalty tax.

\*Please check Lafayette Life's website (www.llc.com) for state specific limitations and for more information on the above products.  
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