

Patriot 100 Product Guide

Patriot 100 is designed to provide a limited payment policy with strong early cash value.

Product Type:	Participating Whole Life Insurance (WL-05-75)	
Minimum Amount Issued:	\$25,000 Nonsmoker/Smoker \$100,000 Preferred	
Issue Ages:	0 - 85	
Rate Classes:	Preferred Nonsmoker, Nonsmoker, Smoker	
Policy Maturity:	Age 121	
Premiums:	Payable to age 75 or 30 years whichever is longer	
Optional Riders:*	Long Term Care Rider Waiver of Premium Disability Single Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Accidental Death Benefit Guaranteed Purchase Option Accelerated Benefit Rider - automatically added for face amounts of at least \$25,000 unless requested otherwise	Survivor Purchase Option Term Rider Ten Year Term Rider Spouse Insurance Rider Children's Insurance Rider Payor Benefit
Dividends:	Any dividend for the first policy year will be credited upon payment of the first modal premium of the second policy year. Any subsequent dividend will be credited on the policy anniversary. Dividends are not guaranteed and may be changed by the company at any time and for any reason.	
Dividend Options:	Purchase Paid-Up Additions (PUA) Accumulate at Interest Reduce Premium	Paid in Cash Purchase One Year Term Reduce Premiums with Balance to PUAs
Basis of Values:	2001 CSO Smoker/Nonsmoker Mortality Tables, Age Last Birthday, 4.0% Interest	
Policy Loans:	Available when Policy has accumulated Net Cash Value. Loan interest rate is linked to Moody's Seasoned Corporate Bond Rate. Any dividends will not be reduced on loaned amount.	

This brochure provides a brief description of the product. Please refer to the policy for the specific terms and conditions which shall govern.

*Riders may be subject to underwriting and availability. Patriot 100 may not be available in all states.

Check the Lafayette Life web site (www.llic.com) for state specific limitations.

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Level Premium Participating Whole Life Insurance designed for those desiring strong death benefits with a shorter premium paying period and strong early cash value accumulation.

Market Description:

In addition to providing a death benefit, a permanent life insurance policy can be a valuable tool for accumulating cash value and putting it to use. The Patriot 100, particularly when used in conjunction with the level premium paid up additions rider, offers early cash value accumulation and the ability to access the cash value through loans or partial surrenders. The level premium paid up additions rider has the additional flexibility of allowing rider premiums to be increased* or discontinued and later resumed at higher levels* in order to restore any cash value previously withdrawn so that it is available for future use.

In addition, it provides:

- ✓ A death benefit to fulfill family plan even if the insured dies;
- ✓ Guaranteed death benefit;
- ✓ Guaranteed cash values;
- ✓ Own Occupation waiver of premium benefit;
- ✓ Term riders to enhance coverage.

* subject to a maximum level applied for at issue.

Example:

A 35-year-old male, standard, non-smoker, can afford to spend \$10,000 a year on a Patriot 100 policy with a face amount just above the modified endowment level. He anticipates that after five years he will withdraw \$25,000 to be used for a capital purchase or reinvestment elsewhere. After the 15th and 20th years he will withdraw \$35,000 and after the 25th year, he plans to withdraw \$40,000. Thus, at 65, he will have paid \$300,000 into the policy, he will have taken out \$135,000 and may still have the following options and benefits:

Paying the full premium until age 75	\$10,000/yr
Paying a reduced amount until age 75	\$5,012/yr
Out of pocket premium	\$0 after age 65
Projected Cash Value at age 65	\$352,168
Projected Death Benefit age 65	\$686,358
Reduced Paid Up Amount @65	\$645,907
Lifetime Monthly Income @ 65	\$2,183.44

All projections in this example are based on current assumptions, which are not guaranteed. Actual results may be more or less favorable.