


Products from Lafayette Life Insurance Company


	Product	Description	Issue Ages (Age Last)	Minimum Issue	Supplemental Coverages
Participating Whole Life	Heritage	Whole Life payable to age 100 or 20 years whichever is longer. Our lowest whole life premium for the desired death benefit.	0 - 85	\$5,000 Non-Qualified \$1,000 Qualified (\$25,000 WA - NQ) (\$3,000 Qualified WA)	Waiver of Premium, Single Premium Paid-Up Additions Rider, Level Premium Paid-Up Additions Rider,
	Contender 100	Whole Life payable to age 95 or 20 years whichever is longer. Provides balance between death benefit and cash value development.	0 - 85	\$5,000 Non-Qualified \$1,000 Qualified (\$25,000 WA - NQ) (\$3,000 Qualified WA)	Long Term Care Rider, Accelerated Benefit Rider, Survivor Purchase Option, Guaranteed Purchase Option,
	Patriot 100	Whole Life payable to age 75 or 30 years whichever is longer. Shorter premium payment duration results in higher early cash values.	0 - 85	\$25,000	Payor Benefit, 10 Year Term Rider, Term Rider, Spouse Insurance Rider, Children's Insurance Rider,
	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.	0 - 85	\$25,000	Accidental Death
	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.	0 - 85	\$25,000	Guaranteed Purchase Option, Single Premium Paid-Up Additions Rider Accelerated Benefit Rider Long Term Care Rider* Extended Care Benefit Rider* Accelerated Benefit Rider Plus* * One Automatically Added
Whole Life, No Dividends, Non-participating	Protector Simplified Issue	Simplified Issue Whole Life targeted to older ages and smaller face amounts. Premium Plans: Level Pay for Life, 10 - Pay (Available to Age 80), 5 - Pay and Single Premium.	40 - 85	\$3,000 (\$25,000 WA)	None
	Protector Graded Death Benefit	Death benefit is return of premium at 10% interest for the first three policy years. Available only when insured fails to qualify for Simplified Issue. State specific limitations.	40 - 85	\$3,000	None
Universal Life	Marquis UL	Indexed Universal Life provides both fixed and indexed options for interest crediting. Targeted to larger premium, cash value development sales.	0 - 85	\$100,000	Waiver of Monthly Deduction, Long Term Care Rider, Accelerated Benefit Rider,
	Century 2000	Fixed Interest UL. Generally delivers high early cash value if excess premium is paid. This and the extra interest credited when cash value targets are reached make this an excellent wealth transfer product.	0 - 85	\$100,000 (ages 0-59) \$50,000 (ages 60-85)	Survivor Purchase Option, Guaranteed Increase Option, Term Insurance Rider, Spouse Insurance Rider, Children's Insurance Rider,
	Ultimate	Fixed Interest UL used primarily for lower face amount sales.	0 - 80	\$10,000	Accidental Death
	Vanguard	Front end loaded fixed interest UL to be used when relatively higher cash surrender values are desired within the early policy years.	0 - 75	\$10,000	



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


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Term	Elite	10, 15, 20 and 30 year plans. Rates guaranteed for five years. After plan period, current annually increasing rates apply. Conversion within 5 years, conversion credit equal to last 12 months premium. Re-entry available at end of first term.	Elite 10, 18 - 75 Elite 15, 18 - 65 Elite 20, 18 - 60 Elite 30, 18 - 45 (Age Nearest) (Varies in state of WA)	\$100,000	Waiver of Premium, Children's Insurance Rider, Accelerated Benefit Rider, Extension of Conversion Option (extends conversion to 20 years or age 69 whichever comes first).
	Elite Plus	10, 15 and 20 year plans. Rates guaranteed for plan period. After plan period, current annually increasing rates apply. Conversion within 5 years, conversion credit equal to last 12 months premium. Re-entry available at end of first term.	Elite 10, 18 - 75 Elite 15, 18 - 65 Elite 20, 18 - 60 (Age Nearest) (Varies in state of WA)	\$100,000	
	The One	The One provides term insurance for one year. At the end of any one year term period, the policy may be renewed for an additional one year without evidence of insurability through age 84.	15 - 70	\$50,000	Waiver of Premium, Spouse Insurance Rider, Children's Insurance Rider, Accidental Death, Accelerated Benefit Rider
	10 Year Renewable Term	Ten year term insurance coverage that can be renewed without evidence every ten years through the policy anniversary following the insured's 70th birthday. May be converted at any time after the first policy year on or before the insured's 65th birthday.	15 - 64	\$50,000	Waiver of Premium, Spouse Insurance Rider, Children's Insurance Rider, Accidental Death, Accelerated Benefit Rider

	Product	Description	Issue Ages (Age Last)	Supplemental Coverages
Annuities	Marquis Centennial	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 90% of all net premiums (less any withdrawals) accumulated at 3% interest. Various surrender charge periods are available as well as 10% free withdrawals, nursing home and terminal illness waivers after the first policy year.	0 - 85	\$1,000 Qualified or Non-Qualified
	Marquis Advant-Edge	Flexible Premium Deferred Indexed Annuity. Premium may be allocated to either (or both) a fixed or indexed interest option. Indexing is an annual ratchet indexed to the S&P500 and subject to a participation rate and cap. If there is no indexed gain, the guaranteed rate is credited annually regardless of any previous gains. Two surrender charge periods are available, as well as 10% free withdrawals, nursing home and terminal illness waivers.	0 - 85	\$1,000 Qualified or Non-Qualified
	Single Premium Immediate Annuity	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.	0 - 95	\$10,000
	Group Marquis Flex	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.	Per Plan Requirements	\$1,200 Qualified Only  A member of Western & Southern Financial Group®

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