

Heritage Product Guide

Heritage is designed to provide low guaranteed premiums for those looking for a high, permanent death benefit and guaranteed cash value growth at low cost.

Product Type:	Participating Whole Life Insurance (WL-05-100)	
Minimum Amount Issued:	\$5,000 Nonsmoker/Smoker \$100,000 Preferred	
Issue Ages:	0 - 85	
Rate Classes:	Preferred Nonsmoker, Nonsmoker, Smoker	
Policy Maturity:	Age 121	
Premiums:	Payable to age 100 or 20 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 4.5% 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.

Heritage 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 who want simple, competitively priced permanent life insurance with guaranteed premiums, guaranteed cash values and a guaranteed death benefit.

Market Description:

The Heritage product is appropriate when a permanent policy is desired and cash value accumulation is less important than death benefit protection. This includes estate planning situations where insurance will be placed in an irrevocable life insurance trust, buy sell agreements, or basic family coverage needs. For example, many people have a need for a low premium, permanent insurance product that will serve as a smart alternative to term insurance and provide protection for their family's lifestyle. Using the Heritage Level Premium Whole Life Insurance policy as the financial tool for this protection has the following advantages:

- ✓ Guaranteed premium – the premium will not increase;
- ✓ Guaranteed cash value – annual growth in cash value;
- ✓ Potential for additional cash value provided by the current dividend*;
- ✓ Cash values that may be accessed;
- ✓ Death benefit – will not lapse as long as the premium is paid;
- ✓ Death benefit is generally income tax free to beneficiaries.

Example:

A woman, age 40 and preferred, needs a \$250,000 life insurance policy to pay off her mortgage in case of her early death. At age 65 she could either liquidate the policy and pay off her mortgage early or she could suspend out-of-pocket premium payments and let the non-guaranteed dividends pay her premiums.

	Cumulative Heritage Outlay	Heritage Non-Guaranteed Death Benefit	Heritage Non-Guaranteed Cash Value
Age 65	\$69,688	\$287,379	\$93,861

* Dividends are not guaranteed and may be higher or lower than current projections.
The end of the first year dividend is paid upon the payment of the first modal second year premium.

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

This information is of general nature and is not to be construed as legal or tax advice. Lafayette Life and its agents do not provide legal or tax advice.



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