

Life Products Overview



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

Whole Life Series • Product Comparison

	Heritage 2020	Contender 2020	Patriot 2020	Sentinel 2020	10 Pay Life 2020	Liberty 2020
Description	Low, Level Premiums. Non Dividend Paying	Long-Term Performance	Early Cash Value	Highest Early Cash Value	Limited Premium Payment	Single Premium
Premiums Paid to the Later of	Age 100 or 20 years, whichever is longer.	Age 95 or 20 years, whichever is longer.	Age 75 or 30 years, whichever is longer.	Age 65 or 20 years, whichever is longer.	10 years; Paid up after 10 level annual payments.	Pay one premium and pay no more.
Issue Ages Last Birthday	Ages 0 – 85 (18 – 80 preferred)					
Minimum Face Amount	All ages \$5,000; Preferred \$100,000 and up.			All ages: \$25,000; Preferred \$100,000 and up.		
Rate Classes	<ul style="list-style-type: none"> Super Preferred No Tobacco Preferred No Tobacco Standard No Tobacco 			<ul style="list-style-type: none"> Preferred Tobacco Standard Tobacco <i>Only Standard Class is available if age 0-17</i>		
Basis of Values	2017 CSO, 4.0%					
Available for Qualified Plans?	Yes, minimum \$1,000			Yes, minimum \$25,000		No
Loans	The maximum loan value is tabular cash value as of the next premium due date plus the cash value of any Paid-Up Additions or Dividend Accumulations less any premium due, any policy loan, and any policy loan interest to the next premium due date. The loan interest charged is the greater of 5% or the Monthly Average of the Composite Yield on Seasoned Corporate Bond as published by Moody's Investors Service, Inc., or any successor to that service. Dividends are not affected by policy loans.					
Withdrawals	Dividend accumulations may be withdrawn or Paid-Up Additional Insurance may be surrendered after the first policy year.					
Dividends	No dividends on base. Dividend-paying riders can be added.	Dividends are not guaranteed. Any dividend for the first policy year will be credited upon the payment of the first modal premium of the second policy year. Dividends are not affected by policy loans.				
Dividend Options*	N/A on base policy.	<ul style="list-style-type: none"> Paid in Cash Reduced Premium (<i>not available on Liberty</i>) 		<ul style="list-style-type: none"> Dividend Accumulations Paid-Up Additions (PUA) 		
Banding	Band 1: \$1,000–\$24,999 Qualified; \$5,000–\$24,999 Non-Qualified (<i>not available on Patriot</i>) Band 2: \$25,000–\$99,999 Band 3: \$100,000–\$249,999 Band 4: \$250,000–\$499,999 Band 5: \$500,000 and above			Band 2: \$25,000–\$99,999 Band 3: \$100,000–\$249,999 Band 4: \$250,000–\$499,999 Band 5: \$500,000 and above <i>Dividends, not premiums, are graded by policy size.</i>		
Quantity Discount Factor	\$40				None	\$150
Modal Factor	Preauthorized Monthly Withdrawal (PAW) .085 Quarterly .26 Semiannual .51				PAW .085 Quarterly .255 Semiannual .51	None

* See Agent Reference Manual for Dividend Rules.

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

Whole Life Series • Optional Benefits and Riders

Benefits and Riders	Heritage 2020	Contender 2020	Patriot 2020	Sentinel 2020	10 Pay Life 2020	Liberty 2020
Accelerated Death Benefit Rider ¹	✓	✓	✓	✓	✓	✓
Accelerated Death Benefit PLUS Rider ²	✓	✓	✓	✓	✓	✓
Single Premium Paid-Up Additions Rider (SPUA 2020)	✓	✓	✓	✓	✓	✓
Fixed Premium Paid-Up Additions Rider (FPUA 2020)	✓	✓	✓	✓	✓	✓
Level Premium Paid-Up Additions Rider (LPUA 2020)	✓	✓	✓	✓	✓	
Term Life Insurance Rider 7-, 10-, 15-, 20- and 30-Year Term	✓	✓	✓	✓	✓	
Children's Insurance Rider 2020	✓	✓	✓	✓	✓	
Waiver of Premium Disability Benefit	✓	✓	✓	✓	✓	
Premium Deposit Fund Rider (PDF) ³	✓	✓	✓	✓	✓	
Premium Deposit Fund Max Rider (PDF Max) ⁴	✓	✓	✓	✓	✓	
Accidental Death Benefit Rider	✓	✓	✓	✓		
Option to Purchase Additional Insurance Rider (OPAI) ⁵	✓	✓	✓	✓		

1 Automatically added to policies that are not eligible for the Accelerated Death Benefit PLUS Rider.

2 Automatically added subject to age, rate class and Chronic Illness underwriting approval.

3 Automatically added to policies when PDF Max not elected. Both riders cannot be issued with the policy. Can be added after issue if PDF Max exhausts.

4 Available at issue only.

5 Subject to underwriting approval.

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, or any other federal entity, have no bank guarantee and may lose value.

Life insurance products are issued and guaranteed by The Lafayette Life Insurance Company. Guarantees are based on the claims-paying ability of the company. The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in D.C. and all states except New York and is a member of Western & Southern Financial Group, Inc.

Whole Life Insurance Policy series ICC14 LL-01 1404 and ICC18 LL-08 1809, Single Premium Whole Life Insurance Policy series ICC14 LL-02 1408, Rider Series ICC16 LLR-07 1601, ICC16 LLR-08 1601, ADB-05, ICC14 LLR-01 1408, ICC18 LLR-12 1809, ICC19 LLR-14 1901, ICC19 LLR-15 1901, ICC19 LLR-16 1901, ICC19 LLR-17 1901, ICC19 LLR-18 1901, ICC19 LLR-19 1901 and WP-05 are issued by The Lafayette Life Insurance Company. Chronic Illness underwriting guidelines will be used to determine eligibility for our various Accelerated Death Benefit Riders.

Product approval and rider features and benefits may vary and may not be available in all states. Check the Lafayette Life website (www.llic.com) for state-specific limitations. The Lafayette Life Insurance Company does not provide legal or tax advice. Please have your clients contact their tax or legal advisor regarding their situation.

Life insurance is not intended to be used as a savings product, retirement plan or investment vehicle. Lafayette Life's role is strictly limited to providing life insurance policies and annuity contracts. Any other services a Lafayette Life independent agent provides to applicants and policyholders, including but not limited to financial planning, estate and retirement planning, tax planning or investment planning, are not provided on behalf of Lafayette Life.

© 2017, 2019 The Lafayette Life Insurance Company. All rights reserved.



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
 400 Broadway
 Cincinnati, OH 45202-3341
www.LLIC.com