

THE LAFAYETTE LIFE INSURANCE COMPANY

With more than one hundred years of service to policyholders, The Lafayette Life Insurance Company is a financially strong provider of individual life insurance, annuities, and retirement and pension products and services. Lafayette Life is a member of Western & Southern Financial Group, Inc., a family of financial services companies whose heritage dates back to 1888. Find out more about our financial strength and distinguished history at www.LafayetteLife.com.



Lafayette Life Insurance Company

The Lafayette Life Insurance Company
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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 proceeds paid in the form of an accelerated death benefit when the insured has become chronically or terminally ill, and is otherwise eligible for benefits, are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where total payments exceed the per diem limitation under the Internal Revenue Code. Consult your tax advisor before taking an advance. The taking of rider benefits may affect eligibility for certain public assistance programs and government benefits.

An accelerated death benefit is not to be sold as or to replace long-term care insurance, nursing home insurance, or home care insurance. An accelerated death benefit (such as the Accelerated Death Benefit PLUS Rider) and long-term care insurance provide very different kinds of benefits.

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

Heritage 15 Whole Life Insurance Policy series ICC14 LL-01 1404, rider series ICC16 LLR-07 1601 and ICC16 LLR-08 1601 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. The Lafayette Life Insurance Company does not provide legal or tax advice. Please contact your tax or legal advisor regarding your situation.

Heritage 15

WHOLE LIFE INSURANCE



Lafayette Life Insurance Company

A member of Western & Southern Financial Group



THE WHOLE LIFE DIFFERENCE

Whole Life insurance offers a combination of guaranteed **death benefit protection**, guaranteed **cash value accumulation**, and guaranteed **level premiums** over a lifetime. Plus, generally available tax advantages that provide an effective and powerful financial resource, such as:

- Income tax-free death benefit to a beneficiary
- Tax-deferred cash value growth
- Tax-favored policy loans and withdrawals from cash value¹

Lafayette Life's Heritage 15 Whole Life Policy is designed for people who are looking for low guaranteed premiums with a high permanent death benefit and guaranteed cash value accumulation. You pay level premiums until age 100 or 20 years, whichever is longer, with the death benefit guaranteed for your lifetime.

- 1 Loans and withdrawals will reduce the death benefit if not repaid. Always consult an attorney or tax advisor regarding your specific legal or tax situation.
- 2 Subject to the terms of the policy, including payment of the required premiums, suicide exclusion, contestable provision and loan provision.
- 3 Dividends are not guaranteed and may be changed by the company at any time.
- 4 Not available in CA.

HERITAGE 15 FEATURES

- **Guaranteed, Low Fixed Premiums.** The premium you pay today will be the same premium you pay in later years.
- **Guaranteed, Lifetime Coverage.**² As long as premiums are paid and policy loans do not exceed the total cash value, your coverage cannot be terminated.
- **Tax-Deferred Cash-Value Accumulation.** Your Heritage 15 policy is designed to gradually build cash value each year on a tax-deferred basis.
- **Policy Dividends.**³ Your Heritage 15 policy may earn a dividend.
- **Living Benefits Provided at No Additional Premium.**^{4,5} Flexibility to access a portion of the Death Benefit should you be faced with a Specified Medical Condition, Terminal Illness or a Chronic Illness.⁶

TAILORED TO YOUR NEEDS

Your Heritage 15 Whole Life insurance policy can be tailored to meet your specific financial needs. There are several supplemental riders that can be added to your Heritage 15 policy to help address your individual needs. Keep in mind that adding a rider to your policy may require additional premium.

TAX-DEFERRED CASH VALUE ACCUMULATION

Heritage 15 is designed to gradually build cash value on a tax-deferred basis each year. During your lifetime, the cash value can be accessed as a policy loan or withdrawal to help fund a major purchase, supplement your retirement income, or simply in time of emergency or special need. Accessing your cash value will, however, reduce your death benefit.

Talk to Your Financial Representative about Heritage 15

Discuss with your Lafayette Life agent whether a Heritage 15 Whole Life insurance policy is appropriate for you and your financial goals. Consider your age, financial situation, and insurance and income needs.

- 5 This rider is added at no additional premium; however, we may charge a fee of up to \$250.00 for an advance payment. Living benefits are accessed through an advance of the policy's death benefit, provided the insured meets eligibility requirements under the applicable rider. An advance is treated as a lien secured by the Death Benefit of the policy and will reduce the Death Benefit payable if not repaid. The advance will accrue interest each year. The rate of interest will depend on the cash value of your policy and may vary. The lien may be increased if necessary to keep your policy in effect.
- 6 Provided through the Accelerated Death Benefit PLUS Rider (ICC16 LLR-08 1601). Certain medical histories may prevent qualification for the Accelerated Death Benefit PLUS Rider. Insureds who do not qualify for this rider will receive the Accelerated Death Benefit Rider (ICC16 LLR-07 1601). Specified Medical Condition not available in CT.