

Life Products Overview



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

Whole Life Series • Product Comparison

	Heritage 15	Contender 15	Patriot 15	Sentinel 15	10 Pay Life	Liberty 15
Description	Low, Level Premiums	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 premium payments.	Single Premium; Pay one premium and pay no more.
Issue Ages Last Birthday	Ages 0 – 85					
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 TobaccoPreferred No TobaccoStandard No Tobacco		<ul style="list-style-type: none">Preferred TobaccoStandard Tobacco <i>Only Standard Class is available if age 0-17</i>			
Basis of Values	2001 CSO, 4.0%					
Available for Qualified Plans?	Yes, minimum \$1,000 (\$5,000 State of WA)		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Withdrawals	Dividend accumulations may be withdrawn or Paid-Up Additional Insurance may be surrendered after the first policy year.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	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*	<ul style="list-style-type: none">Paid in CashReduced Premium (<i>not available on Liberty</i>)		<ul style="list-style-type: none">Dividend AccumulationsPaid-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 & 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 Agents 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 15	Contender 15	Patriot 15	Sentinel 15	10 Pay Life	Liberty 15
Accelerated Death Benefit Rider ¹	✓	✓	✓	✓	✓	✓
Accelerated Death Benefit PLUS Rider ²	✓	✓	✓	✓	✓	✓
Single Premium Paid-Up Additions Rider ³	✓	✓	✓	✓	✓	✓
Level Premium Paid-Up Additions Rider ³	✓	✓	✓	✓	✓	
Children's Insurance Rider	✓	✓	✓	✓	✓	
Waiver of Premium Disability Benefit	✓	✓	✓	✓	✓	
Spouse Renewable Term Rider	✓	✓	✓	✓	✓	
Annual Renewable Term Rider	✓	✓	✓	✓	✓	
Term Life Insurance Rider 10, 20, 30-year Term	✓ 10, 20, 30-year		✓ 10, 20-year	✓ 10-year		
Accidental Death Benefit Rider	✓	✓	✓	✓		
Guaranteed Purchase Option	✓	✓	✓	✓		✓

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

² Rider automatically added subject to age, rate class and Chronic Illness underwriting approval

³ Not available in ND

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. 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 NY, and is a member of Western & Southern Financial Group, Inc.

Policy series ICC14 LL-01 1404 and ICC14 LL-02 1408; Rider Series ICC16 LLR-07 1601, ICC16 LLR-08 1601, ADB-05, CIR-05, GPO-05, ICC14 LLR-01 1408, ICC14 LLR-02 1408, ICC14 LLR-03 1408, ICC14 LLR-04 1408, ICC14 LLR-05 1408 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 contact your tax or legal advisor regarding your situation.

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