

# Life Products Overview



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

## Whole Life Series • Product Comparison

|                               | Heritage 2025   | Contender 2022                          | Patriot Now Rapid Issue  | Patriot 2022  | Sentinel 2022                           | 10 Pay Life 2022  | Liberty 2022                            |       |
|-------------------------------|---|---|--|---|---|---|---|-------|
| Description                   | Low, Level Premiums For Most Face Amount  | Long-Term Performance                   | Early Cash Value. Rapid Issue Underwriting   | Early Cash Value  | Highest Early Cash Value                | Limited Premium Payment   | Single Premium                          |       |
| Premiums Paid to 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 75 or 30 years, whichever is longer   | Age 65 or 20 years, whichever is longer | Paid up in 10 level annual payments   | Pay one premium and pay no more.        |       |
| Issue Ages Last Birthday      | Ages 0-85 (18-80 preferred)   |   | 18-50: \$1,000,000<br>51-60: \$250,000 maximum underwritten amt.   | Ages 0-85 (18-80 preferred)   | Ages 0-85 (18-80 preferred)             | Ages 0-85 (18-80 preferred)   | Ages 0-85 (18-80 preferred)             |       |
| Minimum Face Amount           | All ages: \$5,000; Preferred: \$100,000   |   | All ages: \$25,000   | All ages: \$25,000 Preferred: \$100,000   | All ages: \$25,000 Preferred: \$100,000 | All ages: \$25,000 Preferred: \$100,000   | All ages: \$25,000 Preferred: \$100,000 |       |
| Available for Qualified Plans | Yes, minimum \$1,000  |   | Yes, minimum \$25,000  | Yes, minimum \$25,000   | Yes, minimum \$25,000                   | Yes, minimum \$25,000   | No                                      |       |
| Rate Classes                  | <ul style="list-style-type: none"> <li>Super Preferred No Tobacco</li> <li>Preferred No Tobacco</li> <li>Standard No Tobacco</li> <li>Preferred Tobacco</li> <li>Standard Tobacco</li> <li>Only Standard available if age 0-17</li> </ul>   |   | <ul style="list-style-type: none"> <li>No Tobacco Plus</li> <li>No Tobacco</li> <li>Tobacco Plus</li> <li>Tobacco</li> </ul>   | <ul style="list-style-type: none"> <li>Super Preferred No Tobacco</li> <li>Preferred No Tobacco</li> <li>Standard No Tobacco</li> <li>Preferred Tobacco</li> <li>Standard Tobacco</li> <li>Only Standard available if age 0-17</li> </ul> |   |   |   |       |
| Basis of Values               | 2017 CSO, 4.50%   |   | 2017 CSO, 2.0%   |   |   |   |   |       |
| 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. <i>Dividends are not affected by policy loans.</i>   |   |  |   |   |   |   |       |
| Dividend Options*             | <ul style="list-style-type: none"> <li>Paid in Cash</li> <li>Reduced Premium (N/A on Liberty)</li> </ul>  |   | <ul style="list-style-type: none"> <li>Dividend Accumulations</li> <li>Paid-Up Additions (PUA)</li> </ul>  |   |   |   |   |       |
| 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. <i>Dividends are not affected by policy loans.</i> |   |  |   |   |   |   |       |
| Withdrawals                   | Dividend accumulations may be withdrawn or Paid-Up Additional Insurance may be surrendered after the first policy year.   |   |  |   |   |   |   |       |
| Banding                       | <ul style="list-style-type: none"> <li>Band 1: \$1,000-\$24,999 Qualified \$5,000-\$24,999 Non-Qualified</li> <li>Band 2: \$25,000-\$99,999</li> <li>Band 3: \$100,000-\$249,999</li> <li>Band 4: \$250,000-\$499,999</li> <li>Band 5: \$500,000 and above</li> </ul>   |   | <ul style="list-style-type: none"> <li>Band 2: \$25,000-\$99,999</li> <li>Band 3: \$100,000-\$249,999</li> <li>Band 4: \$250,000-\$499,999</li> <li>Band 5: \$500,000 and above</li> </ul> |   |   | <ul style="list-style-type: none"> <li>Band 2: \$25,000-\$99,999</li> <li>Band 3: \$100,000-\$249,999</li> <li>Band 4: \$250,000-\$499,999</li> <li>Band 5: \$500,000 and above</li> <li><i>Dividends, not premiums, are graded by policy size</i></li> </ul> |   |       |
| Quantity Discount Factor      | \$40  |   |  |   |   | None  |   | \$150 |
| Modal Factor                  | Preauthorized Monthly Withdrawal (PAW) .087<br>Quarterly .26<br>Semiannual .51  |   |  |   |   | PAW .085<br>Quarterly .255<br>Semiannual .51  |   | None  |

\* See Agent Reference Manual for Dividend Rules.

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

## Whole Life Series • Optional Benefits and Riders

| Benefits and Riders   | Heritage 2025 | Contender 2022 | Patriot Now Rapid Issue | Patriot 2022 | Sentinel 2022 | 10 Pay Life 2022 | Liberty 2022 |
|---|---------------|----------------|-------------------------|--------------|---------------|------------------|--------------|
| Accelerated Death Benefit Rider <sup>1</sup>                            | ✓             | ✓              | ✓                       | ✓            | ✓             | ✓                | ✓            |
| Accelerated Death Benefit PLUS Rider <sup>2</sup>                       | ✓             | ✓              | ✓                       | ✓            | ✓             | ✓                | ✓            |
| Single Premium Paid-Up Additions Rider (SPUA)                           | ✓             | ✓              | ✓                       | ✓            | ✓             | ✓                | ✓            |
| Fixed Premium Paid-Up Additions Rider (FPUA)                            | ✓             | ✓              | ✓                       | ✓            | ✓             | ✓                | ✓            |
| Level Premium Paid-Up Additions Rider (LPUA)                            | ✓             | ✓              | ✓                       | ✓            | ✓             | ✓                |              |
| Term Life Rider<br>7-, 10-, 15-, 20- and 30-Year Term                   | ✓             | ✓              |                         | ✓            | ✓             | ✓                |              |
| Term Life Rider (For Patriot Now)<br>7-, 10-, 15-, 20- and 30-Year Term |               |                | ✓                       |              |               |                  |              |
| Children's Insurance Rider  | ✓             | ✓              |                         | ✓            | ✓             | ✓                |              |
| Waiver of Premium Disability Benefit                                    | ✓             | ✓              | ✓                       | ✓            | ✓             | ✓                |              |
| Premium Deposit Fund Rider (PDF) <sup>3</sup>                           | ✓             | ✓              | ✓                       | ✓            | ✓             | ✓                |              |
| Premium Deposit Fund Max Rider (PDF Max) <sup>4</sup>                   | ✓             | ✓              | ✓                       | ✓            | ✓             | ✓                |              |
| Accidental Death Benefit Rider  | ✓             | ✓              | ✓                       | ✓            | ✓             |                  |              |
| Option to Purchase Additional Insurance Rider (OPAI) <sup>5</sup>       | ✓             | ✓              |                         | ✓            | ✓             |                  |              |

Rider provisions, availability, definitions and benefits may vary by state.

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.

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. Life insurance products are issued and guaranteed by The Lafayette Life Insurance Company. Guarantees are based on the claims-paying ability of the company.

Whole Life Insurance Policy series ICC21 LL-01 2104, ICC21 LL-08 2408, ICC24 LL-14 2311 and Single Premium Whole Life Insurance Policy series ICC21 LL-02 2104; Accelerated Death Benefit Rider series ICC16 LLR-07 1601; Accelerated Death Benefit Plus Rider series ICC16 LLR-08 1601; Single Premium Paid-Up Additions Rider series ICC19 LLR-16 1901 and ICC21 LLR-22 2105; Fixed Premium Paid-Up Additions Rider series ICC19 LLR-17 1901 and ICC21 LLR-23 2105; Level Premium Paid-Up Additions Rider series ICC19 LLR-15 1901 and ICC21 LLR-21 2105; Term Life Rider series ICC14 LLR-01 1408 and ICC24 LLR-25 2311; Children's Insurance Rider series ICC21 LLR-14 2105; Waiver of Premium Disability Benefit Rider series WP-05; Premium Deposit Fund Agreement Rider series ICC19 LLR-18 1901; Premium Deposit Fund Max Agreement Rider series ICC19 LLR-19 1901; Accidental Death Benefit Rider series ADB-05; and Option to Purchase Additional Insurance Rider series ICC18 LLR-12 1809 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 (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.

**No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.**

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