



Enhanced Whole Life Protection for Your Clients

The Lafayette Life Insurance Company is proud to introduce our enhanced 2022 series of whole life and rider products. Look to them for an array of valuable benefits that help you address the needs of your clients. This guide highlights our current portfolio.

SOLUTIONS FOR FAMILIES AND BUSINESSES

Lafayette Life delivers a strong whole life product portfolio designed for the various needs of your clients. Our diverse product offerings provide the flexibility to choose policies that serve specific needs and help strengthen financial protection and well-being.

Our whole life products offer a blend of what your clients are looking for — death-benefit protection, guaranteed cash-value growth and guaranteed level premiums that won't increase over time.¹

Lafayette Life whole life policies, with the exception of Heritage, offer even greater value with competitive

dividend payments, which can increase the value of the policy beyond the increases generated by the guarantees.² All our whole life products also offer optional dividend-paying riders that can be added to the policy and provide a valuable tool to enhance the growth of a policy's death benefit and cash values.³

We look forward to helping you maximize the potential of these whole life products. Bear in mind, all are backed by the strength of a highly rated company, one with more than a century of expertise.

**Turn to see our enhanced products,
features and target markets >**

¹ Life insurance policy guarantees are subject to the timely payment of premiums. Loans, withdrawals and advances will reduce the death benefit and cash surrender value and may cause the policy to lapse. The lapse or surrender of a policy with an outstanding loan may result in taxable income.

² Dividends are not guaranteed and may be changed by the company at any time.

³ Product and rider provisions, availability, definitions and benefits may vary by state.

Whole Life 2022 Series: Product Comparison

Whole Life	Product Position	Potential Markets	Premiums to Later of	Minimum Issue
Heritage 2022	Lowest premiums for the desired death benefit. Nondividend paying.	Lifetime protection for families, as well as estate planning and business planning.	Age 100 or 20 years	\$5,000 <i>Standard</i>
Contender 2022	Long-term performance. Balance between protection and accumulation, especially in later years.	Ideal solution for families, offering permanent protection with long-term cash value accumulation.	Age 95 or 20 years	\$5,000 <i>Standard</i>
Patriot 2022	Early cash value. Shorter duration results in early growth and accumulation.	Ideal for cash value accumulation when there is a desire to access cash values through loans and withdrawals. ⁴	Age 75 or 30 years	\$25,000 <i>Standard</i>
Sentinel 2022	Highest early cash value. Just below MEC ⁵ level, designed for limited payments and early growth.	Designed to help provide valuable asset protection to businesses and for executive incentive programs.	Age 65 or 20 years	\$25,000 <i>Standard</i>
10 Pay Life 2022	Limited payments. Designed to be paid up after 10 level annual payments.	For those who are near retirement, need supplemental income or are saving for a future goal with a limited time to fund it.	10 annual payments	\$25,000 <i>Standard</i>
Liberty 2022	Single premium. Ideal for wealth transfer or for those ready to retire.	For those opting to lower their current coverage, or stop having to make premium payments, or for wealth transfer.	One single payment	\$25,000 <i>Standard</i>

Optional Riders Provide Added Value⁶

PAID-UP ADDITIONS RIDERS

Our Level Premium Paid-Up Additions (LPUA) rider is one of the most flexible in the industry, giving clients the ability to adjust their premium to fit life's changing needs, and catch up if they underfund in a prior year. The Fixed Premium Paid-Up Additions (FPUA) rider provides the option for clients to pay a steady amount every year. Clients can choose one or the other or blend

the two. With FPUA, clients can start with a lower minimum premium and premium can be paid longer, up to age 95. With a regular pattern of payments, it may provide better dividends over time and could be a good product for long-term value. Both riders allow payment beyond the premium-paying period of the base policy, to further enhance the value even after the policy is paid up.

Paid-Up Additions Riders — Adjustable, Fixed or Single Payment

Specifications	Level Premium LPUA 2022	Fixed Premium FPUA 2022	Single Premium SPUA 2022
Description	High flexibility to adjust the premium amount, subject to certain limitations.	Premium amount selected at issue and fixed for the premium-paying period.	One-time purchase of paid-up additional insurance.
Issue Ages	0-75.	0-85.	0-85.
Premium Period	Pay to Age 75.	Pay to Age 95.	Same as Base Policy.
Minimum Premium	\$500 initial, then \$120 annual.	\$120/adult, \$60/juvenile annual.	\$120
Catch-Up Provision	Yes.	No.	No.
Value	Flexibility and early funding.	Steady funding and long-term value.	Accelerated. More money working sooner.

⁴ Loans, withdrawals and advances will reduce the death benefit if not repaid. Always have your clients consult an attorney or tax advisor regarding their specific legal or tax situation.

⁵ MEC is short for Modified Endowment Contract. For an explanation of MEC, please contact Advanced Markets or the Sales Desk.

⁶ Rider provisions, availability, definitions and benefits may vary by state. For complete details, please see the Agent Website.

PREMIUM DEPOSIT FUND RIDERS

Lafayette Life offers two premium deposit fund riders that are used to pay future premiums when they are due. The Premium Deposit Fund (PDF) rider is automatically added to all policies except Liberty, unless the client elects PDF Max. PDF Max accepts a single deposit at issue for 3-10 years of premium. The smaller PDF can accept deposits at any time to cover up to two years of premium.⁷

PDF Max allows a single payment to set it and forget it, and it provides a premium discount rate declared by Lafayette Life. The rate is set at issue and guaranteed for the life of the contract. It is a good option to collect a large premium up front as a possible solution for the policy to avoid becoming a modified endowment contract (MEC).

Premium Deposit Fund Riders — Small or Large

Specifications	PDF Rider	PDF Max Rider
Description	Deposits allowed at any time, subject to balance limitations, to cover modal premiums due.	Single deposit paid at issue, subject to balance limitations, to cover annual premiums due.
Required Funding	None.	Single premium at issue.
Interest Method	Daily interest.	Annual premium discount.
Balance Limit	Never more than 2x premium.	10x premium.
Rate Guarantee	LLIC can change – minimum 0.25%. ⁸	Guaranteed for the life of contract.
Premium Flexibility	Yes – Deposits at any time.	No – Single deposit only at issue.
MEC Friendly	Yes.	Yes.
Taxable Gains	Yes.	Yes.

Additional Whole Life Riders

ACCELERATED DEATH BENEFIT PLUS RIDER

Often called a *living benefit*, this valuable rider is added to all policies at no charge. It provides the flexibility to access a portion of the death benefit of the policy in the form of an advance while the insured is still living.⁹

Early access to policy benefits may help improve quality of life and help protect a family’s financial stability if the insured is terminally or chronically ill, or has a specified medical condition as defined in the rider.

WAIVER OF PREMIUM DISABILITY BENEFIT RIDER

This rider waives the payment of premiums for the policy and attached riders (except LPUA and FPUA) in the event the insured becomes totally disabled while the policy is in force — for a period of time defined in the rider. Lafayette Life defines disability as the inability to perform the duties of one’s own occupation. Waiver of Premium is available on all products except Liberty.

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⁷ The balance of the PDF and PDF Max riders are limited by state regulation. PDF Max is not available in Pennsylvania.

⁸ The premium discount factor (rate) is declared by the company and may change periodically. The rate will never be less than the Minimum Interest Crediting Rate (0.25%).

⁹ 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 California.

Additional Whole Life Riders (continued)

TERM LIFE RIDER SERIES

Lafayette Life's term rider products provide level term coverage for a guaranteed level premium, with a series of durations for more options, including 7-, 10-, 15-, 20- and 30-year terms, and all terms are available on any level premium product. They not only offer a valuable death benefit, but can be a MEC-friendly solution, particularly the 7-year term.

CHILDREN'S INSURANCE RIDER

The Children's Insurance rider provides level term insurance coverage on eligible children of the insured. The Term Life rider series and Children's Insurance rider are available on all products except Liberty.

OPAI RIDER

The Option to Purchase Additional Insurance (OPAI) rider provides the option to purchase additional insurance policies on specified dates and life events in the same class as the original policy without proof of insurability.

ACCIDENTAL DEATH BENEFIT RIDER

The Accidental Death Benefit rider pays an additional amount in the event of death resulting from accidental bodily injury.

The OPAI and Accidental Death Benefit riders are available on all products except 10 Pay Life and Liberty.

These descriptions provide a brief summary of the riders. Product and rider provisions, availability, definitions and benefits may vary by state. Additional information can be found on the Agent Website.

Focused Sales Support

We are excited to share our enhanced product line to help you meet your clients' needs with customized solutions. Our highly responsive Sales Desk team can help educate you about our life and rider products, assist you in case design and illustrations, provide sales and marketing ideas, and anything else you need to make it easy to do business with us.

Call or email us today at 866-937-5542 or LLICsalesdevelopment@llic.com.

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC nor any other federal entity, have no bank guarantee, and may lose value.

The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in D.C. and all states except New York. 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-02 2104 and ICC21 LL-08 2104 and life rider series: Accelerated Death Benefit Rider ICC16 LLR-07 1601; Accelerated Death Benefit Plus Rider ICC16 LLR-08 1601; Accidental Death Benefit Rider ADB-05; Children's Insurance Rider ICC21 LLR-14 2105; Fixed Premium Paid-Up Additions Rider ICC19 LLR-17 1901 and ICC21 LLR-23 2105; Level Premium Paid-Up Additions Rider ICC19 LLR-15 1901 and ICC21 LLR-21 2105; Single Premium Paid-Up Additions Rider ICC19 LLR-16 1901 and ICC21 LLR-22 2105; Option to Purchase Additional Insurance Rider ICC18 LLR-12 1809; Premium Deposit Fund Rider ICC19 LLR-18 1901; Premium Deposit Fund Max Rider ICC19 LLR-19 1901; Term Life Rider ICC14 LLR-01 1408; and Waiver of Premium Disability Benefit Rider WP-05 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 advise your customers to contact a 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 and investment planning, are not provided on behalf of Lafayette Life.

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