



Transition Rules

Terminal Dividend Endorsement

Applications

On or After 09/24/2022:

The Terminal Dividend Endorsement (TDE) is only available to Patriot 2022 policy applications signed on or after 09/24/2022. If elected, an SPUA rider with a minimum SPUA amount will also be required to qualify. Premium along with SPUA funds are required prior to issuing when Terminal Dividend Endorsement is selected.

The Terminal Dividend Endorsement is not available to be added to policies already issued.

The Terminal Dividend Endorsement is not compatible with the following riders:

- › Accidental Death
- › Child Insurance Rider
- › Option to Purchase Additional Insurance (OPAI)
- › Term Insurance Rider
- › Waiver of Premium
- › PDF Max

iGO e-Application

iGo will be updated to apply for the Terminal Dividend Endorsement as of 09/24/2022.

State Approvals

Please reference sales materials for state availability or contact the sales desk for guidance.



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. 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. Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements and cause a taxable event. 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. Patriot 2022 Whole Life Insurance Policy series ICC21 LL-01 2104, 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. 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.

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