

THE LAFAYETTE LIFE INSURANCE COMPANY

With more than 115 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, a family of financial services companies whose heritage dates back to 1888. With the strength of our organization, and our ongoing commitment to servicing you, your business and your family, Lafayette Life is a company you can depend on. Find out more about our financial strength and distinguished history at LafayetteLife.com.



**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
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Cincinnati, OH 45202-3341
LafayetteLife.com

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.

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.

Protector 2022 Whole Life Insurance Policy ICC21 LL-03 2104, ICC21 LL-04 2104 and ICC21-LL-05 2104. Product approval and features may vary and may not be available in all states. The Lafayette Life Insurance Company does not provide tax or legal 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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Protector 2022

Graded Death Benefit | **WHOLE LIFE INSURANCE**



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PROTECTION FOR LOVED ONES

Protector provides your loved ones with a lump-sum cash payment to help with unexpected final expenses like:

- Medical Bills.
- Funeral Expenses.
- Probate and Legal Fees.
- Mortgage or Other Unpaid Bills.

Lafayette Life's Protector Graded Death Benefit Whole Life policy is designed to provide coverage to prospective insureds who do not qualify for Protector Simplified Issue because of their health.

PROTECTOR 2022 GRADED DEATH BENEFIT FEATURES

- **Simplicity.** Just one additional health question is asked along with the questions that appear on the Protector Simplified Issue application. There are no customary medical exams, or blood or urine tests required.¹
- **Guaranteed Fixed-Level Premiums.** The premium you pay today will be the same premium you pay in later years.
- **Modified Benefit Period.** The graded death benefit is a return of premium accumulated at a 10% interest rate for the first three years (but not to exceed \$1,000 for every \$1,000 of face amount), unless death is by accidental means. If death is by accidental means in the first three policy years, 100% of the death benefit will be paid. The amount of insurance is equal to the face amount after the modified period.
- **Flexibility.** If you are between the ages of 40 and 80, you can choose a face amount between \$3,000 and \$25,000, or between \$3,000 and \$10,000, if you are between the ages of 81 and 85.
- **Guaranteed Lifetime Coverage.** Your coverage cannot be terminated, even if you become uninsurable later in life, as long as premiums are paid and policy loans do not exceed the total cash value.

Talk to your Financial Representative About Protector

Discuss with your Lafayette Life agent whether a Protector Graded Death Benefit Whole Life insurance policy is appropriate for you. Consider your age, financial situation, and insurance and income needs.

¹ Graded Death Benefit is offered by underwriting only after applying for Simplified Issue.