

Looking for a simplified issue product with a **guaranteed death benefit** and **cash value**?



Introduce your clients to Protector 2022 Simplified Issue Whole Life—a simple and easy choice with **no medical exams** or **blood tests**. Acceptance is based on a few simple health questions and a personal phone interview.

Protector 2022 Simplified Issue Whole Life

- Competitive Rates.
- A policy cash value, which can be accessed through a policy loan.¹
- Up to \$250,000 Death Benefit coverage.²
- Accelerated Death Benefit Rider included with no additional premium.³

Competitive Rates

\$10,000 DEATH BENEFIT / SNT

- Male age 55 **\$35.04** a month
- Male age 65 **\$53.96** a month
- Female age 55..... **\$31.09** a month
- Female age 65..... **\$44.97** a month

Values as of 10/01/2023

Help your clients protect the ones they love with Protector 2022 Simplified Issue Whole Life. Contact the Lafayette Life Sales Desk at 866.937.5542 for more details.

¹ Loans will accrue interest. Loans and advances will reduce the death benefit and cash surrender value and may cause the policy to lapse if not repaid. The policy may be issued as a Modified Endowment Contract for tax purposes. If it is, then taking a loan or surrendering the policy could result in a taxable event. Have your clients consult an attorney or tax advisor regarding their specific legal or tax situation.

² Maximum face amount of \$250,000 for single premium plan. The maximum premium for level-pay for life plan is \$50,000.

³ The benefit provided under the Accelerated Death Benefit rider is the full amount of the policy death benefit at the time the accelerated death benefit is paid discounted for one year at the policy loan interest rate in effect at the time the benefit is paid. Not available in California.

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.

Payment of any death benefit is subject to exclusions and limitations in the policy, and any applicable riders, including without limitations: payment of the required premium, suicide exclusion, contestable provisions and existing loans.

The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in DC 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. Protector 2022 Simplified Issue Whole Life Insurance Policy series ICC21 LL-03 2104 and Accelerated Death Benefit Rider series ICC14 LLR-06 1408. Product approval and features may vary and may not be available in all states. Check the Lafayette Life website (LLC.com) for state-specific limitations. Lafayette Life does not provide tax or legal advice. Please advise your customer to contact their tax or legal advisor regarding their situation. © 2019-2023 The Lafayette Life Insurance Company. All rights reserved.



Lafayette Life Insurance Company

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