

THE LAFAYETTE LIFE INSURANCE COMPANY

# Underwriting Guidelines



EFFECTIVE MARCH 2025



Lafayette Life  
Insurance Company

A member of Western & Southern Financial Group

## Whole Life Insurance Series

| Product                                                                            | Description                                                                                                                                                                                         | Issue Ages<br>(age last)               | Minimum Issue                                                     | Supplemental Coverages                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>DIVIDEND PAYING (EXCEPT HERITAGE)<sup>1</sup></b>                               |                                                                                                                                                                                                     |                                        |                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Heritage 2022</b><br>(ICC21 LL-08 2104)                                         | Whole Life payable to age 100 or 20 years, whichever is longer.<br><i>Lowest premium for the desired death benefit. No dividends on base policy. Dividend-paying riders can be added.</i>           | 0-85<br>Standard<br>18-80<br>Preferred | \$5,000 Non-Qualified<br>\$1,000 Qualified<br>\$100,000 Preferred | <ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider<sup>2</sup></li> <li>Accelerated Death Benefit PLUS Rider<sup>3</sup></li> <li>Fixed Premium Paid-Up Additions Rider (FPUA 2022)</li> <li>Level Premium Paid-Up Additions Rider (LPUA 2022)</li> <li>Single Premium Paid-Up Additions Rider (SPUA 2022)</li> <li>Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term)</li> <li>Term Life Rider 2025 (<i>Patriot Now only</i>) (7-, 10-, 15-, 20-, 30-year term)</li> <li>Children's Insurance Rider 2022<sup>*</sup></li> <li>Waiver of Premium Disability Benefit</li> <li>Premium Deposit Fund Rider (PDF)<sup>4</sup></li> <li>Premium Deposit Fund Max Rider (PDF Max)<sup>5</sup></li> <li>Accidental Death Benefit Rider</li> <li>Option to Purchase Additional Insurance Rider (OPAI)<sup>6*</sup></li> </ul> |
| <b>Contender 2022</b><br>(ICC21 LL-01 2104)                                        | Whole Life payable to age 95 or 20 years, whichever is longer.<br><i>Provides balance between death-benefit protection and cash-value accumulation.</i>                                             | 0-85<br>Standard<br>18-80<br>Preferred | \$5,000 Non-Qualified<br>\$1,000 Qualified<br>\$100,000 Preferred | <ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider<sup>2</sup></li> <li>Accelerated Death Benefit PLUS Rider<sup>3</sup></li> <li>Fixed Premium Paid-Up Additions Rider (FPUA 2022)</li> <li>Level Premium Paid-Up Additions Rider (LPUA 2022)</li> <li>Single Premium Paid-Up Additions Rider (SPUA 2022)</li> <li>Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term)</li> <li>Term Life Rider 2025 (<i>Patriot Now only</i>) (7-, 10-, 15-, 20-, 30-year term)</li> <li>Children's Insurance Rider 2022<sup>*</sup></li> <li>Waiver of Premium Disability Benefit</li> <li>Premium Deposit Fund Rider (PDF)<sup>4</sup></li> <li>Premium Deposit Fund Max Rider (PDF Max)<sup>5</sup></li> <li>Accidental Death Benefit Rider</li> <li>Option to Purchase Additional Insurance Rider (OPAI)<sup>6*</sup></li> </ul> |
| <b>Patriot 2022</b><br>(ICC21 LL-01 2104)                                          | Whole Life payable to age 75 or 30 years, whichever is longer.<br><i>Shorter premium payment duration results in early cash-value growth and accumulation.</i>                                      | 0-85<br>Standard<br>18-80<br>Preferred | \$25,000 Standard<br>\$100,000 Preferred                          | <ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider<sup>2</sup></li> <li>Accelerated Death Benefit PLUS Rider<sup>3</sup></li> <li>Fixed Premium Paid-Up Additions Rider (FPUA 2022)</li> <li>Level Premium Paid-Up Additions Rider (LPUA 2022)</li> <li>Single Premium Paid-Up Additions Rider (SPUA 2022)</li> <li>Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term)</li> <li>Term Life Rider 2025 (<i>Patriot Now only</i>) (7-, 10-, 15-, 20-, 30-year term)</li> <li>Children's Insurance Rider 2022<sup>*</sup></li> <li>Waiver of Premium Disability Benefit</li> <li>Premium Deposit Fund Rider (PDF)<sup>4</sup></li> <li>Premium Deposit Fund Max Rider (PDF Max)<sup>5</sup></li> <li>Accidental Death Benefit Rider</li> <li>Option to Purchase Additional Insurance Rider (OPAI)<sup>6*</sup></li> </ul> |
| <b>Patriot Now Rapid Issue</b><br>(ICC24 LL-14 2311)                               | Rapid-Issue Whole Life without a physical exam, payable to age 75 or 30 years, whichever is longer.<br><i>Shorter premium payment duration results in early cash-value growth and accumulation.</i> | 18-60                                  | \$25,000                                                          | <ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider<sup>2</sup></li> <li>Accelerated Death Benefit PLUS Rider<sup>3</sup></li> <li>Fixed Premium Paid-Up Additions Rider (FPUA 2022)</li> <li>Level Premium Paid-Up Additions Rider (LPUA 2022)</li> <li>Single Premium Paid-Up Additions Rider (SPUA 2022)</li> <li>Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term)</li> <li>Children's Insurance Rider 2022</li> <li>Waiver of Premium Disability Benefit</li> <li>Premium Deposit Fund Rider (PDF)<sup>4</sup></li> <li>Premium Deposit Fund Max Rider (PDF Max)<sup>5</sup></li> <li>Accidental Death Benefit Rider</li> <li>Option to Purchase Additional Insurance Rider (OPAI)<sup>6*</sup></li> </ul>                                                                                                       |
| <b>Sentinel 2022</b><br>(ICC21 LL-01 2104)                                         | Whole Life payable to age 65 or 20 years, whichever is longer.<br><i>Premium just below MEC level and is designed for cash value development. Provides early cash-value accumulation.</i>           | 0-85<br>Standard<br>18-80<br>Preferred | \$25,000 Standard<br>\$100,000 Preferred                          | <ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider<sup>2</sup></li> <li>Accelerated Death Benefit PLUS Rider<sup>3</sup></li> <li>Fixed Premium Paid-Up Additions Rider (FPUA 2022)</li> <li>Level Premium Paid-Up Additions Rider (LPUA 2022)</li> <li>Single Premium Paid-Up Additions Rider (SPUA 2022)</li> <li>Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term)</li> <li>Children's Insurance Rider 2022</li> <li>Waiver of Premium Disability Benefit</li> <li>Premium Deposit Fund Rider (PDF)<sup>4</sup></li> <li>Premium Deposit Fund Max Rider (PDF Max)<sup>5</sup></li> <li>Accidental Death Benefit Rider</li> <li>Option to Purchase Additional Insurance Rider (OPAI)<sup>6*</sup></li> </ul>                                                                                                       |
| <b>10 Pay Life 2022</b><br>(ICC21 LL-01 2104)                                      | Whole Life payable for 10 years.<br><i>Designed to be paid up after 10 level annual premium payments.</i>                                                                                           | 0-85<br>Standard<br>18-80<br>Preferred | \$25,000 Standard<br>\$100,000 Preferred                          | <ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider<sup>2</sup></li> <li>Accelerated Death Benefit PLUS Rider<sup>3</sup></li> <li>Fixed Premium Paid-Up Additions Rider (FPUA 2022)</li> <li>Level Premium Paid-Up Additions Rider (LPUA 2022)</li> <li>Single Premium Paid-Up Additions Rider (SPUA 2022)</li> <li>Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term)</li> <li>Children's Insurance Rider 2022</li> <li>Waiver of Premium Disability Benefit</li> <li>Premium Deposit Fund Rider (PDF)<sup>4</sup></li> <li>Premium Deposit Fund Max Rider (PDF Max)<sup>5</sup></li> <li>Accidental Death Benefit Rider</li> <li>Option to Purchase Additional Insurance Rider (OPAI)<sup>6*</sup></li> </ul>                                                                                                       |
| <b>Liberty 2022</b><br>(ICC21 LL-02 2104)                                          | Single Premium Whole Life Insurance. Pay one premium and pay no more.<br><i>Perfect for wealth transfer where guaranteed death benefit and cash values are desired.</i>                             | 0-85<br>Standard<br>18-80<br>Preferred | \$25,000 Standard<br>\$100,000 Preferred                          | <ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider<sup>2</sup></li> <li>Accelerated Death Benefit PLUS Rider<sup>3</sup></li> <li>Fixed Premium Paid-Up Additions Rider (FPUA 2022)</li> <li>Single Premium Paid-Up Additions Rider (SPUA 2022)</li> <li>Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term)</li> <li>Children's Insurance Rider 2022</li> <li>Waiver of Premium Disability Benefit</li> <li>Premium Deposit Fund Rider (PDF)<sup>4</sup></li> <li>Premium Deposit Fund Max Rider (PDF Max)<sup>5</sup></li> <li>Accidental Death Benefit Rider</li> <li>Option to Purchase Additional Insurance Rider (OPAI)<sup>6*</sup></li> </ul>                                                                                                                                                                  |
| <b>NO DIVIDENDS</b>                                                                |                                                                                                                                                                                                     |                                        |                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Protector 2022 Simplified Issue</b><br>(ICC21 LL-03 2104)<br>(ICC21 LL-04 2104) | Simplified Issue Whole Life targets older ages and smaller face amounts.<br><i>Premium Plans: Level Pay for Life and Single Premium.</i>                                                            | 40-85                                  | \$3,000                                                           | <ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider<sup>2</sup></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Protector 2022 Graded DB</b><br>(ICC21 LL-05 2104)                              | Death benefit is return of premium at 10% interest for the first three years.<br><i>Available only when insured fails to qualify for Simplified Issue. State-specific limitations.</i>              | 40-85                                  | \$3,000                                                           | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

## Term Life Insurance / Annuities

| Product                                              | Description                                                                                                                                                                                                                           | Issue Ages (age last)                              | Minimum Issue | Supplemental Coverages                                                                                                                                |
|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Continental Term Series</b><br>(ICC19 LL-09 1901) | 10-, 20- and 30-year plans. Rates guaranteed to age 95. After level term period, annually increasing rates apply. Conversion available during level term period up to age 65. Conversion credit equal to previous 12 months' premium. | 10-year: 18-75<br>20-year: 18-65<br>30-year: 18-50 | \$100,000     | <ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Children's Insurance Rider 2022</li> <li>• Accelerated Benefit Rider</li> </ul> |
| <b>One-Year Term 2022</b><br>(ICC19 LL-10 1901)      | One-year plan has annually increasing premiums to age 100. The policy can be renewed without evidence of insurability to age 100.                                                                                                     | 15-75                                              | \$25,000      | <ul style="list-style-type: none"> <li>• Accelerated Benefit Rider</li> </ul>                                                                         |

| Product                                                                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Issue Ages (age last)                 | Premiums                                                                                                                                                        |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Marquis® Centennial Fixed Indexed Annuity</b><br>(ICC17 LL-06-FPIA 1701)*      | Flexible Premium Deferred Indexed Annuity. Flexibility to allocate premium to nine index crediting choices, including options where interest is determined in part by a proprietary index, or a fixed interest option. The guaranteed minimum surrender value equals 87.5% of a contract's net premiums minus any withdrawals, plus interest credited at 1 to 3%. Seven- and 10-year withdrawal charge periods are available as well as 10% free withdrawals and nursing home and terminal illness waivers after the first policy year.<br>* LL-11-FPIA-1 and FPDA 06-I available only to existing qualified plan participants.                                                                  | 18-85 (Owner)<br><br>0-85 (Annuitant) | Minimum = \$1,000 per year (or \$84 per month)<br>Maximum initial premium (without prior consent of the company) =<br>\$750,000 age 0-69<br>\$500,000 age 70-85 |
| <b>Marquis® SP Single Premium Fixed Indexed Annuity</b><br>(ICC14 ENT-03 1406)    | Single Premium Deferred Indexed Annuity. Flexibility to allocate premium to eight index crediting choices, including options where interest is determined in part by a proprietary index, or a fixed interest option. Seven- and 10-year withdrawal charge periods are available. Guaranteed Lifetime Withdrawal Benefit (GLWB) is an optional benefit available at issue (issue ages 45-80 only) for an additional charge.                                                                                                                                                                                                                                                                      | 18-85                                 | Minimum = \$15,000<br>Maximum premium (without prior consent of the company) =<br>\$1,000,000 age 18-75<br>\$750,000 age 76-85                                  |
| <b>Horizon Single Premium Immediate Annuity</b><br>(SPIA-94)                      | Provides guaranteed income for life or a specified period of time. The variety of payout options includes the ability to use the income to pay life insurance premiums. Payout options may be restricted at some ages.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 0-95                                  | Minimum = \$10,000                                                                                                                                              |
| <b>Group Marquis® Centennial Indexed Annuity</b><br>(LL-12-DAG-1)<br>(DAGA 07-I)* | Group Flexible Premium Deferred Indexed Annuity for funding retirement plans under 401(a) of the Internal Revenue Code. Benefit responsive, which means that withdrawal charges are waived if assets are withdrawn to pay plan benefits due to the death, disability, termination of employment or retirement of a participant. Flexibility to allocate premium to multiple allocation options, including a fixed option and nine indexed options. All index options are not available in all states. Only S&P 500 Index options are available in PA. Only one-year index crediting options are available in NJ.<br>* DAGA 07-I only available in states that have not approved the LL-12-DAG-1. | Per Plan Requirements                 | Minimum = \$1,000 initial and \$100 subsequent.                                                                                                                 |
| <b>Group Marquis® Flex</b><br>(DAGA 98-I)*                                        | Group Flexible Premium Indexed Annuity for funding retirement plans under section 401(a) of the Internal Revenue Code. The Group Marquis Flex is benefit responsive, which means that withdrawal charges are waived if assets are withdrawn to pay plan benefits due to the death, disability, termination of employment or retirement of a participant.<br>* Only available in states that have not approved Group Marquis Centennial Indexed Annuity.                                                                                                                                                                                                                                          | Per Plan Requirements                 | Minimum = \$1,200 per year                                                                                                                                      |

1 Dividends are not guaranteed. Dividends not available on Heritage base policy.

2 Automatically added to policies that are not eligible for the Accelerated Death Benefit PLUS rider.

3 Automatically added at issue subject to age, rate class and Chronic Illness underwriting approval.

4 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.

5 Available at issue only.

6 Subject to underwriting approval.

Product and rider provisions, availability, definitions and benefits may vary by state. Check your illustration for state variations.

Not all products are offered in all states. Check the Lafayette Life website ([www.llic.com](http://www.llic.com)) for state-specific limitations.

## Medical Requirements: All Life Products\*

| Age                  | Amount Applied For   |             | Permanent Product Portfolio – Underwriting Requirements               |       |          |          |            |            |           |     |     |  |  |  |
|----------------------|----------------------|-------------|-----------------------------------------------------------------------|-------|----------|----------|------------|------------|-----------|-----|-----|--|--|--|
|                      | From                 | To          | Table Based on Total Amount Applied, including Base, PUAs, and Riders |       |          |          |            |            |           |     |     |  |  |  |
| 0-17                 | \$0                  | \$999,999   | Non-Med                                                               |       |          |          |            |            |           |     |     |  |  |  |
|                      | \$1,000,000 and over |             | Contact Underwriting                                                  |       |          |          |            |            |           |     |     |  |  |  |
| 18-40                | \$0                  | \$99,999    | Non-Med                                                               |       |          |          |            |            |           |     |     |  |  |  |
|                      | \$100,000            | \$499,999   | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        |            |           |     |     |  |  |  |
|                      | \$500,000            | \$999,999   | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   |           |     |     |  |  |  |
|                      | \$1,000,000          | \$1,999,999 | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | Fin -1277 |     |     |  |  |  |
|                      | \$2,000,000          | \$4,999,999 | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | Fin -1277 | APS |     |  |  |  |
|                      | \$5,000,000 and over |             | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Inspection | Fin -1277 | APS |     |  |  |  |
| 41-50                | \$0                  | \$99,999    | Non-Med                                                               |       |          |          |            |            |           |     |     |  |  |  |
|                      | \$100,000            | \$499,999   | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        |            |           |     |     |  |  |  |
|                      | \$500,000            | \$999,999   | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   |           |     |     |  |  |  |
|                      | \$1,000,000          | \$1,999,999 | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | Fin -1277 |     |     |  |  |  |
|                      | \$2,000,000          | \$4,999,999 | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | Fin -1277 | APS |     |  |  |  |
|                      | \$5,000,000 and over |             | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Inspection | Fin -1277 | APS | EKG |  |  |  |
| 51-60                | \$0                  | \$49,999    | Non-Med                                                               |       |          |          |            |            |           |     |     |  |  |  |
|                      | \$50,000             | \$99,999    | Paramed                                                               | Urine |          |          |            |            |           |     |     |  |  |  |
|                      | \$100,000            | \$499,999   | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        |            |           |     |     |  |  |  |
|                      | \$500,000            | \$999,999   | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   |           |     |     |  |  |  |
|                      | \$1,000,000          | \$1,999,999 | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | Fin -1277 |     |     |  |  |  |
|                      | \$2,000,000          | \$4,999,999 | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | Fin -1277 | APS |     |  |  |  |
| \$5,000,000 and over |                      | Paramed     | Blood                                                                 | Urine | Pharmacy | MVR      | Inspection | Fin -1277  | APS       | EKG |     |  |  |  |
| 61-70                | \$0.00               | \$99,999    | Paramed                                                               | Urine |          |          |            |            |           |     |     |  |  |  |
|                      | \$100,000            | \$499,999   | Paramed                                                               | Blood | Urine    | Pharmacy |            |            |           |     |     |  |  |  |
|                      | \$500,000            | \$999,999   | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   |           |     |     |  |  |  |
|                      | \$1,000,000          | \$4,999,999 | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | Fin -1277 | APS | EKG |  |  |  |
|                      | \$5,000,000 and over |             | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Inspection | Fin -1277 | APS | EKG |  |  |  |
| 71-80                | \$0                  | \$99,999    | Paramed                                                               | Urine |          |          |            |            |           |     |     |  |  |  |
|                      | \$100,000            | \$249,999   | Paramed                                                               | Blood | Urine    | Pharmacy | APS        |            |           |     |     |  |  |  |
|                      | \$250,000            | \$499,999   | Paramed                                                               | Blood | Urine    | Pharmacy | Database   | APS        |           |     |     |  |  |  |
|                      | \$500,000            | \$999,999   | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | APS       | EKG |     |  |  |  |
|                      | \$1,000,000          | \$4,999,999 | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Database   | Fin -1277 | APS | EKG |  |  |  |
|                      | \$5,000,000 and over |             | Paramed                                                               | Blood | Urine    | Pharmacy | MVR        | Inspection | Fin -1277 | APS | EKG |  |  |  |

### KEY

**Paramed:** Paramedical exam  
**EKG:** Resting electrocardiogram  
**MVR:** Motor vehicle report  
**FIN-1277:** Financial disclosure

**Inspection:** Commercial inspection by inspection company  
**Database:** Identity verification with SSN and DOB, records re: bankruptcies, liens, civil judgments, criminal history

**Pharmacy:** Pharmacy records report  
**Blood/Urine:** Completed with paramed or order by underwriter  
**APS:** Attending Physician's Statement – medical records

\* Excluding Patriot Now

## Preferred Underwriting Criteria: Permanent Products

| Preferred Category                     | Super Preferred NTU                                                                                                                                                                                                                                              | Preferred NTU                                                                                                                                                                                                                                                                                                |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                        |                                                                                                                                                                                                                                                                  | Preferred TU                                                                                                                                                                                                                                                                                                 |
| General                                | • Must be clearly standard; no temporary or flat extra ratings                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                              |
| Tobacco or Nicotine Use                | • None in last 60 months                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>• None in last 24 months</li> <li>• Occasional cigar use may qualify for NTU if 12 or fewer cigars per year and urinalysis negative for cotinine</li> <li>• <i>Less than one pack of cigarettes per day or any amount of other tobacco is Preferred TU</i></li> </ul> |
| Personal Medical History               | <ul style="list-style-type: none"> <li>• No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease</li> <li>• No ratable conditions or labs (HbA1c ≤ 5.6)</li> </ul>               | <ul style="list-style-type: none"> <li>• No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease</li> <li>• No ratable conditions or labs (HbA1c ≤ 6.0)</li> </ul>                                                           |
| Blood Pressure                         | <ul style="list-style-type: none"> <li>• Ages ≤ 50 130/80 or less</li> <li>• Ages &gt; 50 135/85 or less</li> <li>• Ok to be under treatment</li> </ul>                                                                                                          | <ul style="list-style-type: none"> <li>• Ages ≤ 50 135/85 or less</li> <li>• Ages &gt; 50 140/90 or less</li> <li>• Ok to be under treatment</li> <li>• <i>Not under treatment if Preferred TU</i></li> </ul>                                                                                                |
| Cholesterol                            | <ul style="list-style-type: none"> <li>• 230 or less   chol/HDL ratio 5.0 or less</li> <li>• Ok to be under treatment if well controlled</li> </ul>                                                                                                              | <ul style="list-style-type: none"> <li>• 250 or less   chol/HDL ratio 6.0 or less</li> <li>• Ok to be under treatment</li> <li>• <i>Not under treatment if Preferred TU</i></li> </ul>                                                                                                                       |
| Build                                  | • See Non-Term Preferred Build Table                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                              |
| Family History                         | <ul style="list-style-type: none"> <li>• No parent/sibling death from heart disease prior to age 60</li> <li>• No features of the family history that suggest a hereditary cancer risk</li> <li>• Age 66+ family history is not applicable</li> </ul>            | <ul style="list-style-type: none"> <li>• One or no parent/sibling death from heart disease prior to age 60</li> <li>• No features of the family history that suggest a hereditary cancer risk</li> <li>• Age 66+ family history is not applicable</li> </ul>                                                 |
| Driving Violations                     | <ul style="list-style-type: none"> <li>• No DUI, reckless driving or suspensions in last five years</li> <li>• No more than one moving violation or accident in the last five years</li> </ul>                                                                   |                                                                                                                                                                                                                                                                                                              |
| Alcohol & Drugs                        | • No history of treatment, counseling or adverse illegal alcohol or drug abuse                                                                                                                                                                                   | • No treatment, counseling or abuse in last 10 years                                                                                                                                                                                                                                                         |
| Hazardous Sports, Occupation, Aviation | <ul style="list-style-type: none"> <li>• No participation in hazardous sports</li> <li>• Not in hazardous occupation</li> <li>• No participation in private aviation unless aviation exclusion rider is applied</li> </ul>                                       | <ul style="list-style-type: none"> <li>• No participation in ratable sports</li> <li>• Not in ratable occupation</li> <li>• No participation in ratable private aviation unless aviation exclusion rider is applied</li> </ul>                                                                               |
| Foreign Residence or Travel            | <ul style="list-style-type: none"> <li>• U.S. citizens and permanent legal residents only (green card holders)</li> <li>• No residence outside U.S. or Canada</li> <li>• No foreign travel plans to under-developed or politically unstable countries</li> </ul> |                                                                                                                                                                                                                                                                                                              |

Preferred Build Table: Non-Term Weight (in lbs.)

| Height | Super Preferred NTU |          |     | Pref. NTU |
|--------|---------------------|----------|-----|-----------|
|        | min female          | min male | max | Pref. TU  |
| 4'8"   | 82                  | 87       | 125 | 140       |
| 4'9"   | 85                  | 90       | 130 | 145       |
| 4'10"  | 88                  | 94       | 135 | 150       |
| 4'11"  | 91                  | 97       | 140 | 155       |
| 5'0"   | 94                  | 100      | 145 | 160       |
| 5'1"   | 97                  | 103      | 150 | 165       |
| 5'2"   | 101                 | 107      | 155 | 170       |
| 5'3"   | 104                 | 110      | 160 | 175       |
| 5'4"   | 107                 | 114      | 165 | 180       |
| 5'5"   | 111                 | 117      | 170 | 185       |
| 5'6"   | 114                 | 121      | 175 | 190       |
| 5'7"   | 117                 | 125      | 180 | 195       |
| 5'8"   | 121                 | 129      | 185 | 200       |
| 5'9"   | 125                 | 132      | 190 | 205       |

| Height | Super Preferred NTU |          |     | Pref. NTU |
|--------|---------------------|----------|-----|-----------|
|        | min female          | min male | max | Pref. TU  |
| 5'10"  | 128                 | 136      | 195 | 210       |
| 5'11"  | 132                 | 140      | 200 | 215       |
| 6'0"   | 136                 | 144      | 205 | 220       |
| 6'1"   | 139                 | 148      | 210 | 225       |
| 6'2"   | 143                 | 152      | 215 | 230       |
| 6'3"   | 147                 | 156      | 220 | 235       |
| 6'4"   | 151                 | 161      | 225 | 240       |
| 6'5"   | 155                 | 165      | 230 | 245       |
| 6'6"   | 159                 | 169      | 235 | 250       |
| 6'7"   | 163                 | 174      | 240 | 255       |
| 6'8"   | 167                 | 178      | 245 | 260       |
| 6'9"   | 172                 | 182      | 250 | 265       |
| 6'10"  | 176                 | 187      | 255 | 270       |

## Preferred Underwriting Criteria: Term Products

| Preferred Category                     | Super Preferred NTU                                                                                                                                                                                | Preferred NTU                                                                                                                                                                                  | Standard Plus NTU                                                                                                                                                                              |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                        |                                                                                                                                                                                                    | Preferred TU                                                                                                                                                                                   |                                                                                                                                                                                                |
| General                                | • Must be clearly standard; no temporary or flat extra ratings                                                                                                                                     |                                                                                                                                                                                                |                                                                                                                                                                                                |
| Tobacco or Nicotine Use                | • None in last 60 months                                                                                                                                                                           | • None in last 24 months<br>• Occasional cigar use may qualify for NTU if 12 or fewer cigars per year and urinalysis negative for cotinine                                                     | • None in last 12 months                                                                                                                                                                       |
|                                        |                                                                                                                                                                                                    | • <i>Less than one pack of cigarettes per day or any amount of other tobacco is Preferred TU</i>                                                                                               |                                                                                                                                                                                                |
| Personal Medical History               | • No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease<br>• No ratable conditions or labs (HbA1c ≤ 5.6)         | • No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease<br>• No ratable conditions or labs (HbA1c ≤ 6.0)     | • No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease<br>• No ratable conditions or labs (HbA1c ≤ 6.0)     |
| Blood Pressure                         | • Ages ≤ 50 130/80 or less<br>• Ages > 50 135/85 or less<br>• Not under treatment                                                                                                                  | • Ages ≤ 50 135/85 or less<br>• Ages > 50 140/90 or less<br>• Ok to be under treatment                                                                                                         | • 140/90 or less<br>• Ok to be under treatment                                                                                                                                                 |
|                                        |                                                                                                                                                                                                    | • <i>Not under treatment if Preferred TU</i>                                                                                                                                                   |                                                                                                                                                                                                |
| Cholesterol                            | • 230 or less   chol/HDL ratio 5.0 or less<br>• Ok to be under treatment if well controlled                                                                                                        | • 240 or less   chol/HDL ratio 6.0 or less<br>• Ok to be under treatment                                                                                                                       | • 260 or less   chol/HDL ratio 6.5 or less<br>• Ok to be under treatment                                                                                                                       |
|                                        |                                                                                                                                                                                                    | • <i>Not under treatment if Preferred TU</i>                                                                                                                                                   |                                                                                                                                                                                                |
| Build                                  | • See Term Preferred Build Table                                                                                                                                                                   |                                                                                                                                                                                                |                                                                                                                                                                                                |
| Family History                         | • No parent/sibling death from heart disease prior to age 60<br>• No features of the family history that suggest a hereditary cancer risk<br>• Age 66+ family history is not applicable            | • One or no parent/sibling death from heart disease prior to age 60<br>• No features of the family history that suggest a hereditary cancer risk<br>• Age 66+ family history is not applicable | • One or no parent/sibling death from heart disease prior to age 60<br>• No features of the family history that suggest a hereditary cancer risk<br>• Age 66+ family history is not applicable |
| Driving Violations                     | • No DUI, reckless driving or suspensions in last five years                                                                                                                                       |                                                                                                                                                                                                |                                                                                                                                                                                                |
|                                        | • No more than one moving violation or accident in the last five years                                                                                                                             | • No more than one moving violation or accident in the last two years                                                                                                                          | • No more than two moving violations or accidents in the last three years                                                                                                                      |
| Alcohol & Drugs                        | • No history of treatment, counseling, or adverse illegal alcohol or drug abuse                                                                                                                    | • No treatment, counseling, or abuse in last 10 years                                                                                                                                          | • No treatment, counseling or abuse in last eight years                                                                                                                                        |
| Hazardous Sports, Occupation, Aviation | • No participation in hazardous sports<br>• Not in hazardous occupation<br>• No participation in private aviation unless aviation exclusion rider is applied                                       | • No participation in ratable sports<br>• Not in ratable occupation<br>• No participation in ratable private aviation unless aviation exclusion rider is applied                               | • No participation in ratable sports<br>• Not in ratable occupation<br>• No participation in ratable private aviation unless aviation exclusion rider is applied                               |
| Foreign Residence or Travel            | • U.S. citizens and permanent legal residents only (green card holders)<br>• No residence outside U.S. or Canada<br>• No foreign travel plans to under-developed or politically unstable countries |                                                                                                                                                                                                |                                                                                                                                                                                                |

Preferred Build Table: Term Weight (in lbs.)

| Height | Super Preferred NTU |          |     | Prof. Plus NTU | Prof. NTU |
|--------|---------------------|----------|-----|----------------|-----------|
|        | min female          | min male | max | max            |           |
| 4'8"   | 82                  | 87       | 123 | 129            | 139       |
| 4'9"   | 85                  | 90       | 128 | 133            | 143       |
| 4'10"  | 88                  | 94       | 132 | 138            | 148       |
| 4'11"  | 91                  | 97       | 136 | 143            | 153       |
| 5'0"   | 94                  | 100      | 142 | 148            | 160       |
| 5'1"   | 97                  | 103      | 146 | 153            | 164       |
| 5'2"   | 101                 | 107      | 152 | 159            | 170       |
| 5'3"   | 104                 | 110      | 157 | 164            | 175       |
| 5'4"   | 107                 | 114      | 162 | 169            | 181       |
| 5'5"   | 111                 | 117      | 166 | 174            | 186       |
| 5'6"   | 114                 | 121      | 172 | 179            | 193       |
| 5'7"   | 117                 | 125      | 176 | 184            | 198       |
| 5'8"   | 121                 | 129      | 182 | 190            | 204       |
| 5'9"   | 125                 | 132      | 187 | 196            | 210       |

| Height | Super Preferred NTU |          |     | Prof. Plus NTU | Prof. NTU |
|--------|---------------------|----------|-----|----------------|-----------|
|        | min female          | min male | max | max            |           |
| 5'10"  | 128                 | 136      | 191 | 200            | 217       |
| 5'11"  | 132                 | 140      | 197 | 206            | 223       |
| 6'0"   | 136                 | 144      | 202 | 213            | 230       |
| 6'1"   | 139                 | 148      | 209 | 219            | 235       |
| 6'2"   | 143                 | 152      | 215 | 224            | 241       |
| 6'3"   | 147                 | 156      | 221 | 231            | 249       |
| 6'4"   | 151                 | 161      | 227 | 237            | 255       |
| 6'5"   | 155                 | 165      | 232 | 243            | 263       |
| 6'6"   | 159                 | 169      | 239 | 250            | 269       |
| 6'7"   | 163                 | 174      | 245 | 256            | 276       |
| 6'8"   | 167                 | 178      | 251 | 263            | 284       |
| 6'9"   | 172                 | 182      | 257 | 269            | 290       |
| 6'10"  | 176                 | 187      | 264 | 276            | 297       |

## Patriot Now Underwriting

The Patriot Now application features a rapid issue process with fewer underwriting requirements. The alternative Patriot 2022 application has a traditional underwriting process and collects more details about the insured's medical status and history.

Depending on which policy you apply for, the issued policy may have different rates and values based on the information collected during underwriting. Agents should explain the differences between each alternative in more detail. Underwriters review the insured's answers to health questions on the Patriot Now application, order a prescription history report, motor vehicle report, and MIB.

## Common Exclusions

Candidates with any of the below factors are unlikely to be eligible for Patriot Now and may be better suited for full underwriting with Patriot 2022:

- Rated or declined by another company in the past 5 years
- Major driving violations in the past 3 years (DWI, Reckless Operation, License Suspension)
- Criminal history in the past 5 years
- Disability or chronic unemployment
- Financial hardships like bankruptcy, liens, or judgements in the past 5 years
- Outside of recommended weight limits
- Use of illegal drugs within the past 10 years

In addition, the candidate has not been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for the following:

- Diabetes requiring insulin
- Cancer (excluding superficial non-melanoma skin cancer)
- Heart disease or disorder
- Hepatitis C
- Disorder of the brain or nervous system
- Dementia or cognitive impairment
- Chronic lung disease, such as emphysema or chronic obstructive pulmonary disease (COPD)
- Stroke or any other cerebrovascular impairment
- Cirrhosis
- Disorder of the immune system
- Pancreatic disease or disorder

This is not a complete list of conditions that preclude coverage but simply an example of common exclusions.

# Financial Underwriting Guidelines

## Personal Income Replacement

Income replacement insurance is intended to compensate for an applicant's earnings during their working years.

| Earned Income Replacement |               |
|---------------------------|---------------|
| AGE                       | INCOME FACTOR |
| 18-35                     | 35x           |
| 36-40                     | 30x           |
| 41-45                     | 25x           |
| 46-50                     | 20x           |
| 51-60                     | 15x           |
| 61-65                     | 10x           |
| 66+                       | 5x            |

Factors used to determine appropriate amounts of coverage:

- › **Earned Income**—If there are wide fluctuations from year to year, use an average.
- › **Unearned Income**—Can be factored in, but should not exceed 25% of total income.
- › **Bonuses and/or Commissions**—Can be included using an averaging approach of recent year's figures.
- › **Fringe Benefits**—Customary supplemental benefits can be considered.

## Spouses Who Do Not Work Outside of the Home

Spouses who do not work outside of the home may be insured for the same amount of coverage on the working spouse, up to \$1 million. Amounts exceeding \$1 million are capped at 50% of the working spouse.

Amounts exceeding these guidelines may be considered on an individual basis. Please include details of the need for insurance in a cover letter to the underwriter.

## Estate Preservation

Coverage levels for estate protection will be based on 50% of the projected estate growth using the maximum parameters shown in the following table. Producers should include a cover letter explaining how the amount of insurance was calculated.

| Estate Preservation Parameters |                 |                       |
|--------------------------------|-----------------|-----------------------|
| AGE                            | YEARS PROJECTED | % MAXIMUM GROWTH RATE |
| 18-50                          | 25              | 6%                    |
| 51-60                          | 20              | 5%                    |
| 61-70                          | 15              | 4%                    |
| 71-75                          | 10              | 4%                    |
| 76+                            | 5               | 3%                    |

## Premium Affordability

Affordability is an important factor that must be evaluated to determine if a product recommendation is appropriate for the applicant's financial circumstances. Both annual income and liquid net worth can be considered as a part of the applicant's ability to support the product sold. On cases exceeding these guidelines, a detailed cover letter should be provided by the producer to explain:

- › Need and purpose of the life insurance,
- › How the face amount was determined,
- › Source of premium and funding pattern, and
- › How the premiums are sustainable for the client.

| Premiums Based on Income |                              |
|--------------------------|------------------------------|
| ANNUAL INCOME            | % OF INCOME USED FOR PREMIUM |
| \$0 to \$75,000          | Up to 15%                    |
| \$75,001 to \$150,000    | Up to 20%                    |
| \$150,001 to \$300,000   | Up to 30%                    |
| \$300,001 and higher     | Underwriter Discretion       |

| Premiums Based on Net Worth |                                                 |
|-----------------------------|-------------------------------------------------|
| NET WORTH                   | % OF LIQUID NET WORTH FOR TOTAL PLANNED PREMIUM |
| \$0 to \$500,000            | Up to 20%                                       |
| \$500,001 to \$2,000,000    | Up to 30%                                       |
| \$2,000,001 to \$5,000,000  | Up to 40%                                       |
| \$5,000,001 and higher      | Underwriter Discretion                          |

# Financial Underwriting Guidelines

## Juvenile Life Insurance

The amount of insurance available on a juvenile life is based on the coverage carried by the parents and siblings.

All siblings must be treated equally, either by face amount or premium amounts.

The maximum amount of insurance we will consider on a juvenile insured is:

| AMOUNTS UP TO | GUIDELINE                                                                                          |
|---------------|----------------------------------------------------------------------------------------------------|
| \$500,000     | 100% of the least insured parent                                                                   |
| \$2,000,000   | 50% of the least insured parent                                                                    |
| \$2,000,001   | Individual consideration: Please send a cover letter to explain the need for the insurance amount. |

## Grandparent Gifting Life Insurance

Grandparents may purchase up to \$100,000 of insurance on each of their grandchildren for gifting purposes. All grandchildren must be treated equally. A parent or legal guardian must answer the medical questions and sign the application (or parental authorization for coverage) on behalf of their child.

Additional insurance may be considered on an individual basis using the guidelines for Juvenile Insurance above. Please provide a cover letter to explain the need for the insurance requested.

## Charitable Gifting Life Insurance

An insured may purchase insurance equivalent to 10 times regular annual monetary gifts to the charity. The value of services provided to a charity can be considered on an individual basis. Please consult your underwriter.

If the proposed insured does not have a pattern of annual gifting to the charity, then a maximum amount of \$50,000 will be considered based on the strength of the insured's connection to the charity.

The total amount of charitable insurance shall not exceed 50% of the insured's personal insurance.

## Final Expense

Final expense coverage will be considered for a maximum of \$100,000. This amount includes the total life in force and applied for among all companies. Premium affordability rules must also be met.

We reserve the right to request additional financial information if the applicant is outside of these parameters. For example, we may ask the applicant to fill out IRS Form 4506-C Request for Transcript of Tax Return or provide copies of financial statements that validate assets and/or net worth so that we can verify the income stated on the life application.

## Business Life Insurance

The following table shows the various types of business insurance and the information required to consider the amount requested.

| PURPOSE OF INSURANCE | GUIDELINE                                                                                   | INFORMATION REQUIRED FROM PRODUCER                                                                        |
|----------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Key Person           | Ages 18-60:<br>Up to 10x salary and bonus<br><br>Ages over 60:<br>Up to 5x salary and bonus | Income, role in organization, specialized skills and experience.                                          |
| Buy-Sell             | Fair market value of ownership                                                              | 5% of ownership, value of business, valuation method, and amount of insurance other partners hold.        |
| Creditor             | Up to 70% of the non-collateralized portion of the debt                                     | Loan details, amount, purpose, duration, repayment terms.<br><br>Insured must be an owner of the company. |

## Financial Documentation Requirements

| Premiums Based on Net Worth                             |                                                                                                 |
|---------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| Confidential Financial Statement                        | Amounts \$1,000,000 and higher                                                                  |
| Confidential Financial Statement for Business Insurance | Business insurance cases for amounts \$1,000,000 and higher                                     |
| Third Party Financial Documentation                     | Amounts exceeding \$5,000,000                                                                   |
| Electronic Inspection Report                            | Amounts exceeding \$5,000,000                                                                   |
| Traditional Inspection                                  | Ages 18-70 and amounts exceeding \$10,000,000<br>Ages over 70 and amounts exceeding \$5,000,000 |

## LabCheck Program

The LabCheck program allows an insured to submit records of a previous physical exam from their own doctor in lieu of completing a new exam at the time of application. Submitting these records can save an average of two weeks of processing time for new applications.

## Qualification Parameters

- Issue ages: 25–60
- Face amounts: Up to \$10 million
- All fully underwritten permanent life products can be considered
- Must be owned by insured, insured's spouse, or personal trust
- Insured must be a US citizen or valid green card holder
- Professional athletes, celebrities, government officials, and foreign nationals are not eligible
- Risks must be standard or better

## Submission Guidelines

- All application medical questions must be answered
- For e-apps, include requirements as an attachment to the application. This can be done in the "additional information" section in iGO
- For paper applications, send copies of physical with application submission
- **Do not order exams at the time of application**
- APS will be obtained for face amounts of \$2 million and greater
- LabCheck program is not available with other special underwriting programs (e.g. table shave program)

## Requirement Checklist

Send in the **complete** physical examination that was done in the last 12 months. This must include:

- Measured height, weight, blood pressure, and pulse
- Medical and family history
- Tobacco, alcohol, and drug use history
- Age appropriate physical examination
- Blood work including:
  - Blood sugar, hemoglobin A1C, kidney function, liver function and blood lipids (i.e. cholesterol, HDL, LDL) and complete blood count
- Urinalysis
- Diagnostic tests performed as a result of the examination must be provided or results documented
- EKG
  - Ages 41–50: Face amounts \$5M–\$10M
  - Ages 51–60: Face amounts \$1M–\$10M

### Healthy Credits

Healthy credits benefit insureds who exhibit evidence of healthy lifestyles and conditions with the possibility of receiving offers of up to **two rate class** improvements.

Applicants who are eligible for consideration do not need to take any action, they will be considered automatically. Healthy credits are available for all fully underwritten permanent life insurance products. Healthy credits do not reduce offers with table ratings to standard.

### Example

- **Client A** applies for coverage and is in good general health, receiving an offer of **Standard**.
- **Client B** applies for coverage and is also in good health, but has significant evidence of regular preventative care and a healthy lifestyle, earning an offer of **Super Preferred**.

<sup>1</sup> Includes total coverage in force and applied for with any Western & Southern Financial Group company.

<sup>2</sup> Does not include basal or squamous cell skin cancer currently rated standard.

### Qualification Parameters

#### Clients eligible for healthy credit consideration:

- Ages 18–60
- Applying for a minimum risk amount of \$100,000
- Applying for a maximum risk amount of \$10,000,000<sup>1</sup>
- Earning non-tobacco ratings through table D/4 achieved through traditional underwriting

#### Clients are NOT eligible with any of the following conditions:

- History of cardiovascular disease or stroke
- Insulin treated diabetes
- Have earned any flat extra rating
- History of invasive cancer<sup>2</sup>
- History of alcohol or drug abuse
- Criminal history

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### Approved Nationwide Paramed Facilities

Call phone numbers listed for Nationwide Paramed Facilities to obtain listing of Paramed Facility in your area.

- **American Para Professional Systems (APPS)**. This includes Portamedic (previously a Hooper Holmes Company, purchased by APPS): 800-635-1677
- **Exam One**: 800-768-2071

### Underwriting Contacts

800-443-8793 | [askllicuw@llic.com](mailto:askllicuw@llic.com)

## 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, Inc., 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, The Lafayette Life Insurance Company is a company you can depend on. Find out more about our financial strength and distinguished history at [LafayetteLife.com](http://LafayetteLife.com).

**For Product, Sales and Technology Support:  
Contact the Sales Desk at 866.937.5542, Option 1**



**Lafayette Life  
Insurance Company**

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company  
400 Broadway • Cincinnati, OH 45202  
[LafayetteLife.com](http://LafayetteLife.com)

**Life insurance and annuity 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.**

Life insurance proceeds paid in the form of an accelerated death benefit when the insured has become chronically or terminally ill, and is otherwise eligible for benefits, are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where total payments exceed the per diem limitation under the Internal Revenue Code. Consult your tax advisor before taking an advance. The taking of rider benefits may affect eligibility for certain public assistance programs and government benefits.

An accelerated death benefit is not to be sold as or to replace long-term care insurance, nursing home insurance, or home care insurance. An accelerated death benefit (such as the Accelerated Death Benefit PLUS Rider) and long-term care insurance provide very different kinds of benefits.

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 Product Series: Whole Life Insurance Policy ICC21 LL-01 2104, ICC21 LL-08 2104 and ICC24 LL-14 2311; Whole Life Insurance Single Premium Policy ICC21 LL-02 2104; Whole Life Insurance Simplified Issue Policy ICC21 LL-03 2104 and ICC21 LL-04 2104; Whole Life Insurance Graded Death Benefit Policy ICC21 LL-05 2104; and Term Life Insurance Policy ICC19 LL-09 1901 and ICC19 LL-10 1901.

Life Rider Series: Accelerated Benefit Rider ABR-92; Accelerated Death Benefit Rider ICC14 LLR-06 1408, 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 Agreement ICC19 LLR-18 1901; Premium Deposit Fund Max Agreement ICC19 LLR-19 1901; Term Life Rider ICC14 LLR-01 1408 and ICC24 LLR-25 2311; Waiver of Premium Disability Benefit Rider WP-05; and Waiver of Premium Benefit Rider WP-TLP08.

Annuity Product Series: Flexible Premium Deferred Annuity Contract with Index-linked Interest Options series ICC17 LL-06-FPIA 1701, LL-11-FPIA-1 and FPDA 06-I; Single Premium Deferred Annuity Contract with Indexed Interest Options ICC14 ENT-03 1406 and Guaranteed Lifetime Withdrawal Benefit Rider series ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406; Single Premium Immediate Annuity Policy SPIA-94; Deposit Administration Group Indexed Annuity Policy LL-12-DAG-1 & DAGA 07-I; and Deposit Administration Group Equity Indexed Annuity Policy DAGA 98-I.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, The Lafayette Life Insurance Company. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Lafayette Life. Product and feature availability, as well as benefit provisions, vary by state. Check the Lafayette Life website ([www.llc.com](http://www.llc.com)) for state-specific limitations. We reserve the right to request additional financial information if the applicant is outside of these parameters. For example, we may ask the applicant to fill out IRS Form 4506-C Request for Transcript of Tax Return or provide copies of financial statements that validate assets and/or net worth so that we can verify the income stated on the life application.

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 ([www.llc.com](http://www.llc.com)) for state-specific limitations. The Lafayette Life Insurance Company does not provide legal or tax advice. Please contact your tax or legal advisor regarding your situation.

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