Group Marquis Centennial

Indexed Annuity

Group Deferred Annuity

Lafayette Life Insurance Company

Retirement Services
Opportunity and Protection

A key to a successful pension plan is building a portfolio that provides both opportunity for gain and protection against loss. As increasing numbers of people approach retirement, they will look for methods of preserving their principal in order to temper the risk of outliving retirement savings. The Lafayette Life Insurance Company’s Group Marquis Centennial Indexed Annuity can help you and your employees reach this financial goal safely and effectively.

Group Marquis Centennial Annuity

The Group Marquis Centennial Indexed Annuity is a group deferred annuity issued only to retirement plans. As an unallocated trustee-directed annuity, it is available for use in new or existing qualified plans under 401(a) of the Internal Revenue Code. These plans would include money purchase, profit sharing, or defined benefit pension plans including cash balance plans.

The Group Marquis Centennial Indexed Annuity is particularly suited for funding these retirement plans because it provides:

- Flexibility in the amount and timing of premiums
- Protection against the involuntary loss of principal
- Liquidity for plan benefit payments
- The opportunity for fixed interest crediting or interest crediting linked in part to the percentage of change in the Standard & Poor’s 500®
- Guaranteed annuity purchase rates for lifetime income payments
- Lump-sum payouts in lieu of lifetime income

Important Benefits

Premiums

The initial minimum premium for this Annuity is $5,000, and subsequent minimum premiums are $100. Additional premiums may be paid at any time while the policy is in force and are subject to certain maximums.

Withdrawals

An early withdrawal charge will apply to assets withdrawn from the contract during the first 10 policy years. This charge is 10% in the first year, and reduces by 1% a year thereafter. This early withdrawal charge does not apply if annuity values are withdrawn to pay plan benefits due to the death, disability, termination of employment, or retirement of a participant.

Note: Withdrawals made during the withdrawal charge period that are other than benefit responsive withdrawals may incur withdrawal charges.

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Guaranteed Minimum Surrender Value
The guaranteed minimum surrender value in this annuity is 87.5% of all premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% to 3%. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed through this annuity's withdrawal charge period. Upon expiration of the withdrawal charge period, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value.

The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the policy anniversary immediately occurring after expiration of this annuity's withdrawal charge period, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-year Constant Maturity Treasury (5-year CMT) Rate reported by the Federal Reserve.

Potential Growth
The Group Marquis Centennial Indexed Annuity is a fixed annuity offering a company declared interest rate as one of the interest rate options. It also offers an index option where the interest credited to the policy will be based on one or more of three index interest crediting methods, each of which is linked in part to the S&P 500® Index. This offers the potential to earn interest at an interest rate higher than the company declared fixed interest rate.

The trustee may allocate premiums in any proportion between the Fixed Option and any or all of the three methods used to calculate interest crediting under the Index Option.

For each alternative index interest crediting method under the Index Option, there is a cap that applies and is used in the calculation of the Index Interest Rates to be credited. These caps set the upper limit on the Index Interest Rate for an interest earning period. Any interest attributable to a change in the index is credited only at the end of an interest earning period. Prior to the end of any interest earning period, the Index Interest Rate is 0%. There is no guarantee the Index Interest Rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Alternative Index Interest Methods
A Annual Point to Point: The Index Interest Rate for this method is measured by calculating the percentage of change in the S&P 500® index from the beginning of the interest earning period to the end of the interest earning period limited by the applicable cap.

B Monthly Average: The Index Interest Rate for this method is measured by calculating the percentage of change between the S&P 500® index at the beginning of the interest earning period and the average of the 12 monthly S&P 500® indices on the allocation dates immediately following the allocation date that begins the interest earning period limited by the applicable cap.

C Monthly Cap: The Index Interest Rate for this method is measured by calculating the sum of the percentage change in the S&P 500® index for each of the 12 one-month periods between allocation dates within the interest earning period. Each monthly percentage increase is capped at the declared monthly cap rate; each monthly decrease is included in its entirety.

Retirement Income and Payout Options
The Group Marquis Centennial Indexed Annuity is designed with retirement income needs in mind. The Group Marquis Centennial Indexed Annuity has a wide variety of payout options, including lifetime monthly income, single life income with guaranteed periods and joint and survivor life income. Lump-sum payouts are also available in lieu of a lifetime income.
The Lafayette Life Insurance Company

With more than one hundred years of service to policyholders, The Lafayette Life Insurance Company has proven itself a leader in providing 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 total assets owned ($41 billion) and managed ($26 billion) totaling $67 billion as of Dec. 31, 2013. With the strength of Lafayette Life 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 www.LafayetteLife.com.

The Group Marquis Centennial Indexed Annuity (LL-12-DAG-1).

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. Life insurance products are issued and guaranteed by The Lafayette Life Insurance Company, Cincinnati, Ohio. Guarantees are based on the claims paying ability of the company.

The Lafayette Life Insurance Company operates in D.C. and all states except AK and NY, and is a member of Western & Southern Financial Group. Product approval, availability and features may vary by state.

The Lafayette Life Insurance Company and its agents do not offer legal or tax advice. The information contained herein is general in nature and for informational purposes only. Always consult an attorney or tax advisor regarding your specific legal or tax situation.