

GS Momentum Builder[®] Multi-Asset Class Index

SPONSORED BY GOLDMAN, SACHS & CO.

FEATURED IN

Marquis[®] SP

SINGLE PREMIUM • FIXED INDEXED ANNUITY



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

GS Momentum Builder® Multi-Asset Class Index

CHOOSE YOUR PATH WITH MARQUIS® SP

Marquis SP offers both growth potential and income guarantees for retirement planning. Allocate your account value among six interest crediting choices, including five indexed interest options. Marquis SP, issued and guaranteed by The Lafayette Life Insurance Company (Lafayette Life), is a single premium deferred fixed indexed annuity that earns interest based on changes in a market index, which measure how markets or parts of markets perform.

Global Potential for Your Retirement Path

Sponsored by global investment bank **Goldman Sachs**.

A market index associated with the **Marquis SP** single premium fixed indexed annuity.

Used in allocation options with **no interest rate cap**.

AN INDEX CUSTOM DESIGNED FOR ANNUITIES

Marquis SP's one-, two- and three-year allocation options reflect the performance of the GS Momentum Builder® Multi-Asset Class (GSMAC) Index. Goldman Sachs custom designed the index for:

- **Diversification:** Mixing a wide variety of asset classes — including international equities, international bonds and commodities — may provide return consistency over long periods.
- **Dynamic Asset Allocation:** A rules-based strategy based on momentum-investing principles allocates more to recent outperformers and less to recent underperformers based on past performance over three-, six- and nine-month periods.
- **Stability:** Volatile markets can significantly impact performance. Monthly portfolio rebalancing may dampen risk and smooth returns in both rising and falling markets. Volatility is monitored daily and, to the extent the volatility cap is exceeded, the Money Market allocation is increased.

AN INDEX THAT PURSUES A WORLD OF OPPORTUNITY

The GSMAC Index aims to deliver returns that maximize gains for a given level of volatility. Six diverse asset classes are rebalanced monthly, offering long-term potential for more consistent returns across different market cycles, both high and low. Still, index objectives may not be met. Diversification may not protect against market risk.



Asset class maximum weights are as follows: US Equity 30%, International Equity 60%, US Bonds 100%, International Bonds 60%, Commodities 50% and Money Market 100%. For asset classes with two component indexes, neither may comprise more than half the maximum weight. The index is controlled for a 4.5% volatility target and a 5.0% volatility cap.

GSMAC INDEX: ONE-, TWO- AND THREE-YEAR POINT-TO-POINT ALLOCATION OPTIONS

The allocation options credit positive interest, if any, by measuring the index value at two points in time (the start date and end date of the crediting period). The actual interest rate credited is the point-to-point return of the index adjusted by a participation rate, which may be less than, equal to or greater than 100% (the minimum is 10%). A new participation rate is declared each crediting period. Typically the longer the crediting period, the higher the participation rate.

Remember, you never participate in losses of the index, so the higher the participation rate, the better. And there's **no interest rate cap** imposed by Lafayette Life to limit the upside return of the allocation option.

HYPOTHETICAL PERFORMANCE: LOOKING BACK TO 2002

The index began on July 25, 2014, but how might it have performed had it been around since 2002? The table below left shows hypothetical one-year index returns starting on the first day of each year that the index would have been published. The table below right shows actual calendar-year return information since index inception.

Hypothetical data reflects application of index methodology and selection of index components with the benefit of hindsight. No hypothetical can completely account for the impact of financial risk in actual trading. Many factors not accounted for can affect actual performance. Source: GS Securities Division, January 2016.

Hypothetical Returns (1-Year)		
Start Date	End Date	Return
1/4/02	1/6/03	6.22%
1/6/03	1/5/04	4.75%
1/5/04	1/4/05	1.19%
1/4/05	1/4/06	12.08%
1/4/06	1/4/07	1.63%
1/4/07	1/4/08	3.86%
1/4/08	1/5/09	0.90%
1/5/09	1/4/10	1.13%
1/4/10	1/4/11	3.64%
1/4/11	1/4/12	7.65%
1/4/12	1/4/13	3.66%
1/4/13	1/6/14	5.65%
1/6/14	1/5/15	5.95% ¹

Actual Returns (1-Year)		
Start Date	End Date	Return
1/5/15	1/4/16	-2.64%

Average Point-to-Point Returns 1/4/02 to 1/4/16 ^{1,2}	
1-year	4.43%
2-year	8.89%
3-year	13.62%

1 Performance based on hypothetical returns prior to 7/25/14 (index inception) and actual returns thereafter.

2 Returns reflect point-to-point data starting each day the index would have been published, averaged for all possible 1-, 2- and 3-year periods. Returns reflect the performance of the index only and not the participation rates associated with the product.

Hypothetical historical index returns do not guarantee future results. Index weights may not be optimal. A different combination may perform better. The index is not actively managed. Component indexes are sponsored by Goldman Sachs, unless labeled otherwise. The index has a 0.50% embedded yearly expense that reflects costs associated with replicating the index. The hypothetical index returns above already reflect this expense. Issuer is contractually bound to purchase the investments related to this option from Goldman Sachs. If the index change over the crediting period is 0% or lower, account value is credited with 0%. Account value is credited at end of the chosen period. Withdrawal charges reduce account value. Allocation options and crediting periods may be changed or eliminated in the future. If an index is eliminated or substantially changed by its sponsor, we will notify you and make a reasonable substitution.

For more information on the GSMAC Index, visit www.solactive.com/downloads/GSMBMAC.pdf

CHOOSE YOUR PATH WITH MARQUIS SP

Marquis SP is not a security. It does not participate in the stock market or any index. It is an insurance contract designed to help you address your long-term retirement income needs. The GS Momentum Builder® Multi-Asset Class Index allocation option is just one of the paths available to you in Marquis SP. Talk to your financial professional to see if this unique strategy may suit you.

THE LAFAYETTE LIFE INSURANCE COMPANY

With more than one hundred 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 www.LafayetteLife.com.



ABOUT GOLDMAN SACHS

Goldman, Sachs & Co. created the GS Momentum Builder® Multi-Asset Class Index for the Marquis SP fixed indexed annuity. Goldman Sachs is a recognized global investment banking, securities and investment management firm that provides a wide range of financial services to a substantial and diversified client base that includes corporations, financial institutions, governments and high-net-worth individuals. Founded in 1869, the firm is headquartered in New York and maintains offices in all major financial centers around the world.

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Product is issued by The Lafayette Life Insurance Company, Cincinnati, OH. 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, Inc. Contract series ICC14 ENT-03 1406, ICC14 ER.03 GLWB-I 1406, ICC14 ER.04 GLWB-S 1406, ICC14 EE.21 GMAV-7 1406, ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC14 EE.23 SI-PTP 1406, ICC14 EE.23 SI-MA 1406, ICC15 EE.23 SI-OY-PTP 1511, ICC14 EE.25 WWC 1406, ENT-03 1406, ER.03 GLWB-I 1406, ER.04 GLWB-S 1406, EE.21 GMAV-7 1406, EE.22 GMAV-10 1406, EE.23 SI-MY-PTP 1406, EE.23 SI-PTP 1406, EE.23 SI-MA 1406 and EE.25 WWC 1406.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Lafayette Life.

The Indexed Interest Options have a guaranteed interest rate that will never be less than 0%, even if the index(es) go down. The interest rate for the Fixed Interest Option is declared in advance, guaranteed for one Index Year and will never be less than 1%.

Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals may be subject to charges. Neither Western & Southern member companies, nor their agents, offer tax advice. For specific tax information, consult your attorney or tax advisor. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations.

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.

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Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, Ohio 45202-3341
www.LLIC.com