



FOR IMMEDIATE RELEASE

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The Lafayette Life Insurance Company Introduces Fixed Indexed Annuity

– Goldman Sachs-designed multi-asset class index featured in allocation option –

CINCINNATI — October 13, 2015 — The Lafayette Life Insurance Company, a member of Western & Southern Financial Group, Inc. (Western & Southern), recently announced the introduction of Marquis SP, a single-premium deferred fixed indexed annuity.

“Ongoing, low interest rates are a risk that jeopardizes the retirement security of many Americans,” said Bryan C. Dunn, president and CEO of The Lafayette Life Insurance Company. “Marquis SP is designed to help advance retirement confidence with growth potential and income guarantees in one insured vehicle.”

The growth potential in Marquis SP comes in four interest-crediting options:

- **GS Momentum Builder[®] Multi-Asset Class (GSMAC) Index, Three-Year Point-to-Point**, determines and locks in positive interest, if any, every three index years, based in part on the change in value of the GSMAC Index. Custom designed by Goldman Sachs, the index has a volatility control feature that aims to minimize large swings in the index and limit exposure to market lows and highs. No interest rate cap or interest spread fee limits upside index potential. The account value can never decline due to index performance. A participation rate applies to the credited rate.
- **S&P 500[®] Index, One-Year Point-to-Point**, determines and locks in positive interest, if any, annually, based in part on the change in value of the S&P 500 Index from the beginning to the end of a one-year period. The account value can never decline due to index performance. A participation rate and an interest rate cap apply to the credited rate.
- **S&P 500[®] Index, One-Year Monthly Average**, determines and locks in positive interest, if any, annually, based in part on the average value of the S&P 500 Index measured monthly over a one-year period. The account value can never decline due to index performance. A participation rate and an interest rate cap apply to the credited rate.
- **Fixed Interest Option, One Year**, credits daily interest at a fixed rate declared in advance and guaranteed for an index year. The fixed option always credits at least 1 percent.

– MORE –

LLIC Introduces Marquis SP

“We are excited to collaborate with Goldman Sachs in offering a distinctive, custom-designed allocation option,” Dunn said. “This proprietary index-design methodology gives annuity owners exposure to diversified global asset classes and long-term potential for more consistent returns. It offers added choice and potential as Marquis SP owners allocate among four interest-crediting options, including three indexed-interest options, according to their individual needs and outlook for retirement security.”

Marquis SP is designed both to protect its accumulated account value from losses due to negative changes in the market indexes associated with the annuity, as well as to guarantee a lifetime income.

About 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 Western & Southern Financial Group

Founded in Cincinnati in 1888 as The Western and Southern Life Insurance Company, Western & Southern Financial Group, Inc. (Western & Southern), a *Fortune* 500 company, is now the parent company of a group of diversified financial services businesses. Its assets owned (\$43 billion) and managed (\$26 billion) total \$69 billion as of June 30, 2015. Western & Southern is one of the strongest life insurance groups in the world. Its six life insurance subsidiaries (The Western and Southern Life Insurance Company, Western-Southern Life Assurance Company, Columbus Life Insurance Company, Integrity Life Insurance Company, The Lafayette Life Insurance Company and National Integrity Life Insurance Company) maintain very strong financial ratings and a Comdex Ranking* of 96. Other member companies include Eagle Realty Group, LLC; Fort Washington Investment Advisors, Inc.¹; IFS Financial Services, Inc.; Peppertree Partners LLC¹; Touchstone Advisors, Inc.¹; Touchstone Securities, Inc.²; W&S Brokerage Services, Inc.²; and W&S Financial Group Distributors, Inc. For more information on the Western & Southern family of companies, visit www.westernsouthern.com. Western & Southern is the title sponsor of the Western & Southern Open (www.wsopen.com), a premier event in the U.S. Open Series played each August by the world's top-ranked professional male and female tennis players.

** Lafayette Life has a 97 Comdex Ranking.*

1 A registered investment advisor.

2 A registered broker-dealer and member FINRA/SIPC.

For current ratings, please visit <http://www.westernsouthern.com/industry.asp>.

LLIC Introduces Marquis SP

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Products are issued by The Lafayette Life Insurance Company, Cincinnati, OH. The Lafayette Life Insurance Company operates in DC 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, ICC14 EE.24 ROP 1406, 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.

Earnings and pre-tax payments are subject to 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.