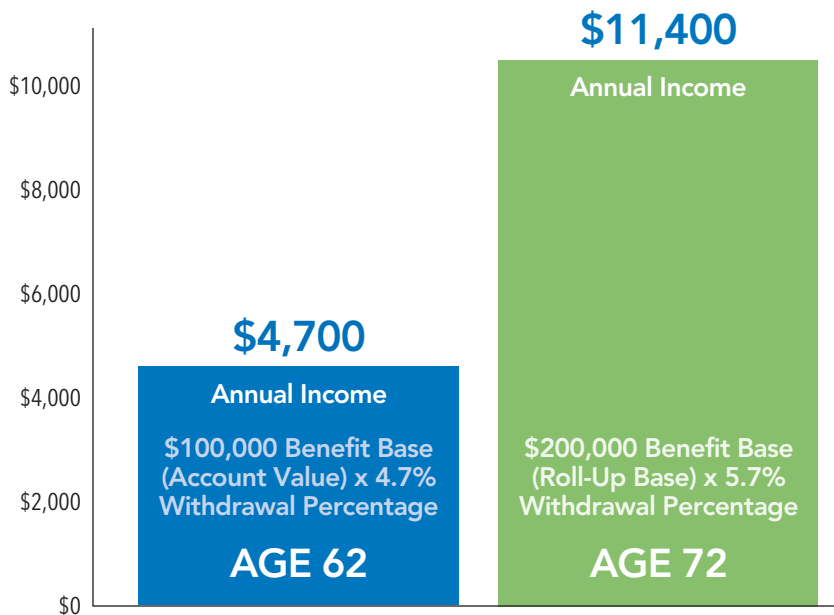




Grow Your Annual Income Amount

Lafayette Life’s **Marquis® SP** single premium fixed indexed annuity creates the opportunity to do just that with the Lifetime Payout Amount (LPA) provided by its **Guaranteed Lifetime Withdrawal Benefit (GLWB)**. This optional benefit is available at issue for an added annual cost of 0.95% (1.5% maximum with prior notice) of the benefit base. Here’s how it can work.

Later May Be Greater: Consider Delaying Withdrawals



EXAMPLE: Individual Benefit

- Initial Premium: \$100,000
- Issue Age: 62
- Index Years Before Withdrawal: 10
- Rollups: 10 @ 10% (ages 63-72)

After 10 index years, the annual LPA is more than double for payouts starting at age 72 and older. Example assumes no account value growth and withdrawals limited to the annual LPA thereafter.

For illustration purposes only. See page 2 for terms and details.

If you could set aside money for retirement and know the annual income amount available from it would be significantly greater by delaying 10 full years to take it, would you do so? Ask your financial representative for more information about Marquis SP’s GLWB.

PLANNING PAYS: Marquis SP GLWB Available Annual Income Can Grow Two Ways

Two time-related forces can work for you. One, delaying withdrawals enables you to take advantage of the benefit's rollup. The rollup is an automatic, age-based increase to the benefit's roll-up base for each index year of the first 10 that no withdrawals are taken. Two, the benefit's withdrawal percentage increases with your age 0.1% each year (up to age 90) until the first withdrawal after the LPA eligibility date.

An increase in the benefit base and LPA does not increase the Marquis SP account value. The LPA is available only during your lifetime. The benefit base cannot be withdrawn, surrendered, paid as a death benefit or applied to an annuity option.

LATER CAN BE GREATER

While the benefit's rollup applies only to the first 10 index years, its withdrawal percentage increases 0.1% each year (up to age 90) when you take no withdrawals after the LPA eligibility date. It locks in at the first withdrawal after the LPA eligibility date. For example, the withdrawal percentage is 4.5% at age 60 and 5.5% at age 70. While not the sole factor to weigh in deciding when to begin LPA withdrawals, the increasing withdrawal percentage does merit consideration.

SPOUSES CAN BENEFIT

Marquis SP GLWB offers a spousal benefit.¹ It has a reduced LPA (for both spouses) rather than a higher cost. The spousal LPA is the individual LPA multiplied by a 90% spousal factor. The spousal benefit is based on the age of the younger covered person.

¹ In Oregon, spouse includes domestic partner.

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. Marquis SP is issued by The Lafayette Life Insurance Company. Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 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 WWVC 1406, and Guaranteed Lifetime Withdrawal Benefit Rider series ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406.

The GLWB rider guarantees lifetime payments beginning on LPA eligibility date (the first index year after the younger covered person turns 60) as long as the rider is in effect and withdrawals are limited to the guaranteed amount available under the rider. If you withdraw more, guaranteed values usually decrease and rider terminates. Once purchased, you cannot voluntarily terminate the rider until the beginning of the sixth index year. Once terminated, it cannot be reinstated.

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. 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. Marquis SP is a single premium deferred fixed indexed annuity that earns interest based on changes in a market index, which measures how markets or parts of markets perform.

The Indexed Interest Options will never credit less than 0% even if the index goes down. The interest rate for the Fixed Interest Option is declared in advance, guaranteed for one Index Year, and will be no lower than the rate prescribed in the law of the state where the policy is delivered or issued for delivery.

Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Neither Lafayette Life, nor its 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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SOME TERMS TO KNOW

- **Benefit Base:** Initially equals the account value at the start of the first index year. At the end of each index year thereafter, resets to the greatest of the roll-up base, the account value or the benefit base at the start of the then-current index year reduced for any adjusted nonguaranteed withdrawals that same index year.
- **Index Year:** Many annual contract features are based on this repeating annual period. The first index year begins on the date the account value is moved to the allocation options. When one index year ends, the next begins.
- **LPA:** The amount you can withdraw each index year for your lifetime (or, with the spousal benefit, for as long as you or your covered spouse is alive). It becomes available on your LPA eligibility date. It is guaranteed as long as the benefit is in effect and withdrawals are limited to the amount available under the benefit.
- **Nonguaranteed Withdrawal:** Money taken out before the LPA eligibility date or in excess of the LPA.
- **Rollup:** An automatic, age-based increase to the roll-up base for each index year of the first 10 when you take no withdrawals.
- **Withdrawal Percentage:** Varies with the (younger) covered person's age at the first LPA withdrawal.



**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

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