

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. Find out more about our financial strength and distinguished history at LafayetteLife.com.



Lafayette Life
Insurance Company

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Loans, withdrawals and advances will reduce the death benefit and cash surrender value and may cause the policy to lapse. The lapse or surrender of a policy with an outstanding loan may result in taxable income.

The Lafayette Life Insurance Company does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Lafayette Life cannot guarantee that the information herein is accurate, complete or timely. Lafayette Life makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Please consult an attorney or tax professional regarding your specific situation.

The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in D.C. and all states except New York. Life insurance products are issued and guaranteed by The Lafayette Life Insurance Company. Guarantees are based on the claim-paying ability of the company.

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC or any other federal entity, have no back guarantee, and may lose value.

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Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

ADVANCED MARKETS

BUSINESS CONTINUATION
PLANNING



Key Person Insurance

*Ensuring the Success of Your Business
with Lafayette Life*



Your business relies on a key person to ensure its ongoing success.

- › What happens to this business if that key person is no longer able to contribute to this success?
- › How long before you could hire a replacement and train this new contributor? Could you even replace that key person?

Key person insurance is one way to help make sure there are funds for the business to continue during this rebuilding phase.

The benefits paid to the business can be used for hiring, training and ongoing business expenses. A Lafayette Life insurance policy insuring this key person helps provide a cost-effective solution.

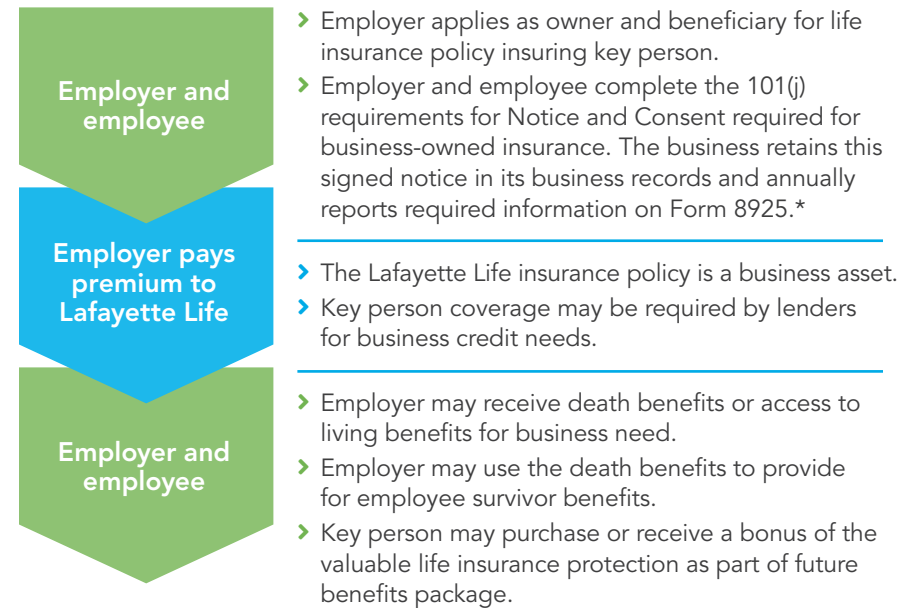
What is Key Person Insurance?

In a key person arrangement, the Lafayette Life insurance policy is owned by the business, which is also the beneficiary. The life insurance policy is an asset of the business.

In addition to the death benefit protection available on this life insurance, there are living benefits such as waiver of premium protection and accelerated benefits available as riders. Since this policy is an asset of the business, the cash value may be available for business needs.

This arrangement benefits the key person as well. The business may use a portion of the proceeds to provide survivor benefits to their family. Moreover, the key person may want to purchase the insurance coverage, or the business may bonus the value of this life insurance protection as part of their future benefits package.

HOW DOES IT WORK?



* Since the passage of the Pension Protection Act in August of 2006, employer-owned life insurance must comply with requirements under Section 101(j) of the Internal Revenue Code. The requirements include completion of Notice and Consent requirements to be retained in the employer's records as well as annual reporting requirements. Failure to comply with these regulations may subject the death proceeds to income taxation. For more complete information regarding these requirements, please contact your personal tax advisor.

Your Lafayette Life agent is prepared to work with you and your advisors to create the programs that are best for your company. Call today to learn more.