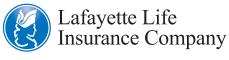
Group Marquis[®] Flex

FLEXIBLE PREMIUM • DEFERRED FIXED INDEXED ANNUITY

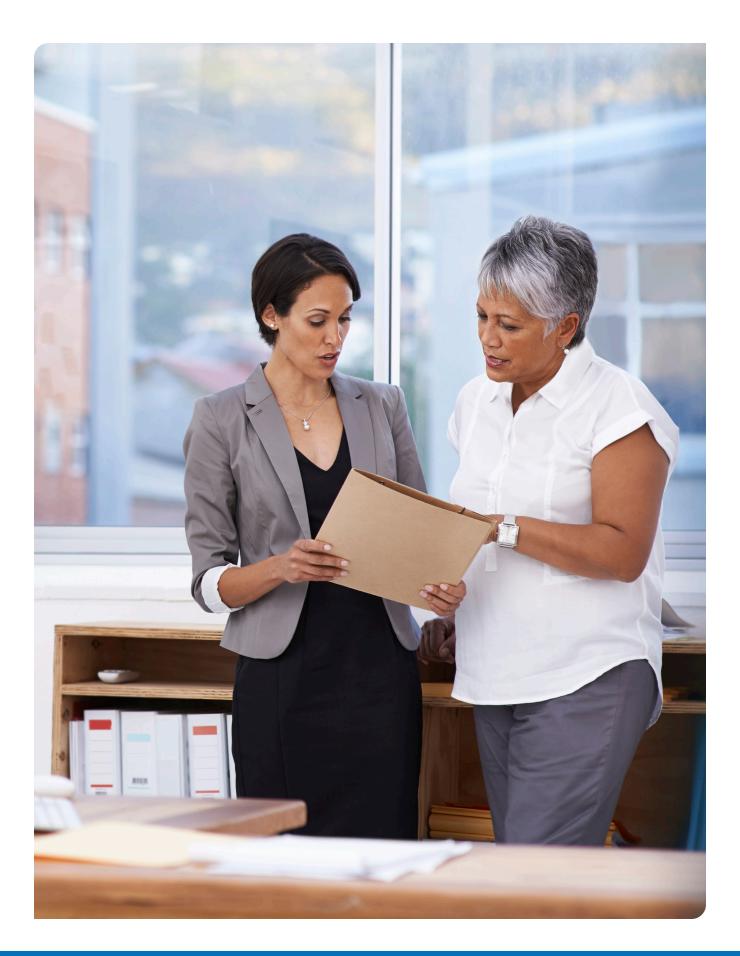




Retirement Services

DESIGN ADMINISTRATION FU

FUNDING



Group Marquis[®] Flex

OPPORTUNITY AND PROTECTION

A key to a successful pension plan is building a portfolio that provides both opportunity for gain and protection against loss due to market decline. As increasing numbers of people approach retirement, they seek confidence in the progress of their retirement wealth-building efforts without the uncertainty of being invested in the market.

Lafayette Life's Group Marquis Flex flexible premium deferred fixed indexed annuity may help you and your employees reach your and their financial goals.

GROUP MARQUIS FLEX PROVIDES:

- > Flexibility in the amount and timing of premiums after the initial premium.
- > **Protection** from loss due to market decline.
- > Liquidity for plan benefit payments.
- Guaranteed annuity purchase rates for lifetime income payments.
- > Lump-sum payout option in lieu of lifetime income.

Group Marquis Flex, issued and guaranteed by The Lafayette Life Insurance Company, is a flexible premium deferred fixed indexed annuity issued only to retirement plans. As an unallocated trustee-directed annuity, it is available for funding existing qualified plans under section 401(a) of the Internal Revenue Code. These plans include money purchase, profit sharing or defined benefit pension plans, including cash balance plans.

With Group Marquis Flex, you are not invested in the stock market and will never lose principal due to index declines. It provides an option with the potential to earn interest based on the positive movement of the S&P 500[®] Index with no risk to the premium (assuming no withdrawals), as well as a fixed option that provides a guaranteed fixed interest rate.



HOW GROUP MARQUIS FLEX WORKS

FLEXIBLE PREMIUMS

Group Marquis Flex allows payment of premiums at any time while the contract is in force, according to the terms and conditions of the contract and subject to certain maximums. The minimum initial premium is \$1,200 annually (\$100 per month). The maximum premium is \$500,000 in any 30-day period (without prior written consent of the company).

GUARANTEED INTEREST

The Lafayette Life Insurance Company guarantees no loss of money, regardless of the option selected, if the contract is retained to the end of the withdrawal charge period, assuming no withdrawals other than benefitresponsive withdrawals to pay plan benefits. At that point, there will be a guaranteed minimum contract value of premiums, less any benefit-responsive withdrawals, plus interest, accumulated at an annual effective rate of at least 3%.

Withdrawals made during the withdrawal charge period, other than benefit-responsive withdrawals, will incur withdrawal charges.

POTENTIAL GROWTH

Group Marquis Flex offers a current fixed interest rate if the Fixed Option is selected. It also offers an Index Option where the interest credited to the contract will be determined in part by the change in value of the S&P 500[®] Index. By selecting the Index Option, there is the potential to earn interest at an interest rate higher than the guaranteed fixed interest rate.





OPTION ALLOCATION

With each payment, premiums can be split between the allocation options by selecting the percentage of each premium to be allocated to the Fixed Option and the Index Option. These percentages are known as the *fixed* and *index percentages* and may be changed by the plan trustee for future premiums.

If the premium is received on an index date, which is the 15th of each month,¹ the fixed and index percentages currently in effect will be used to split the premium between the Fixed Option and Index Option immediately.

If the premium is received on a date other than an index date, the premium will first be credited to the Fixed Option. On the following index date, the index percentage currently in effect will be applied to both the premium and the fixed interest on the corresponding premium to date, assuming no withdrawals. The resulting amount will be transferred to the Index Option on that index date.

FIXED INTEREST OPTION

For each premium allocated to the Fixed Option, the interest rate is declared in advance of each interest earning period, and is guaranteed for one year on each premium payment anniversary. The guaranteed minimum fixed interest rate is 3%.

S&P 500[®] INDEX OPTION

If the Index Option is selected, at the end of each index interest earning period, the associated accumulated value is credited with interest based upon a portion of the percentage increase, if any, in the S&P 500[®] Index, subject to a maximum index interest rate set by the company.

This portion of the percentage increase in the S&P 500[®] Index is known as the *Participation Rate*. Changes in the Index value do not account for dividends paid by the S&P 500[®] Index companies.

Participation Rate. The participation rate is the percentage used in calculating the index interest rate. The participation rate is declared in advance and is guaranteed for each index interest earning period. The minimum rate is 25% and the maximum rate is 100%.

Annual Interest Lock In and Cap Feature. Group Marquis Flex has a feature designed to lock in the potential growth in a changing market on the anniversary of each index interest earning period. There is a *Cap* that is used to set the upper limit on the index interest rate. The cap is also determined in advance and is guaranteed for each index interest earning period. Caps for new index interest earning periods can be declared monthly by the company.

The guaranteed minimum index interest rate is 3%. There is no guarantee that the index interest rate will be greater than 3%. Any interest attributable to a change in the index is credited only at the end of the interest earning period. While contract values may be affected by an external index, they do not directly participate in any stock, equity investment or index.

See the *Disclosure Statement* for the current participation rate and maximum index interest rate.



TRANSFERS

To add flexibility to Group Marquis Flex, there is one day each year for each premium that may be elected to shift money between the two options without any charges. This shifting is known as a transfer.

A transfer may be made in an amount equal to part or all of the net premium and interest earned on such premium, assuming no withdrawals, from the Fixed Option to the Index Option or from the Index Option to the Fixed Option. A written request is required prior to the allocation date. Transfers are allowed only on the index date coinciding with or following each anniversary of a premium.

WITHDRAWALS

Annuities are designed for long-term accumulation and retirement funding. Still, for financial flexibility, some access is available while withdrawal charges apply. Withdrawals are subject to ordinary income tax and, if taken before age 59½, may be subject to a 10% IRS penalty. Amounts withdrawn from the Index Option do not participate in any potential gains of the S&P 500[®] Index.

Withdrawal Charges: An early withdrawal charge will apply to assets withdrawn from the contract during the first eight contract years. This charge is 8% in the first year, and decreases by 1% every year thereafter.

Contract Year	1	2	3	4	5	6	7	8
Charge	8%	7%	6%	5%	4%	3%	2%	1%

Benefit Responsive Withdrawals: Withdrawal charges do not apply if account values are withdrawn to pay plan benefits due to the death, disability, termination of employment or retirement of a participant.



RETIREMENT INCOME AND PAYOUT OPTIONS

Group Marquis Flex annuity is designed with retirement income needs in mind. It's also a great funding vehicle for long-term cash accumulation needs. Group Marquis Flex has a variety of payout options, including lifetime monthly income such as Single Life with guaranteed periods and Joint and Survivor Life income. Lump-sum payouts are also available in lieu of a lifetime income.

Once a participant elects income payouts (to annuitize), the decision is permanent and irrevocable. Other features, such as the participant's portion of the account value, are no longer available.

CONFIDENCE FOR THE FUTURE

Group Marquis Flex may be owned for decades. Confidence comes from knowing that contractual promises will be fulfilled. Interest rate and benefit guarantees are backed by the claims-paying ability of Lafayette Life. Consider the importance of ratings for financial strength, stability and operating performance as you seek your financial goals.

Contact your Lafayette Life agent to learn more.

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. 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 LafayetteLife.com.

The S&P 500[®] Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by The Lafayette Life Insurance Company. Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lafayette Life Insurance Company. Group Marquis Flex is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®] Index.

The Lafayette Life Insurance Company provides services to pension plans as outlined in a separate Administrative Services Agreement, and issues life insurance and annuity products that may be used as funding options. This material is for informational purposes only. Lafayette Life does not serve as plan administrator or fiduciary, nor does Lafayette Life or its representatives provide ERISA, legal or tax advice. Your personal or legal tax advisors should always be consulted and relied upon for advice.

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. Fixed Indexed Annuity contract series DAGA 98-I issued by The Lafayette Life Insurance Company. 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. Group Marquis Flex is not a security. It does not participate in the stock market or any index, or share in any dividends paid by the S&P 500[®] companies. It is an insurance contract designed to help address long-term retirement income needs.

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 59%, may be subject to a 10% IRS penalty. Neither Lafayette Life, nor its agents, offer legal or 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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