

THE LAFAYETTE LIFE INSURANCE COMPANY

With more than 120 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, 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, Lafayette Life is a company you can depend on. Find out more about our financial strength and distinguished history at LafayetteLife.com.



**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341
LafayetteLife.com

No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.

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. Life insurance products are issued and guaranteed by The Lafayette Life Insurance Company. Guarantees are based on the claims-paying ability of the company.

Protector 2022 Whole Life Insurance Policy ICC21 LL-03 2104, ICC21 LL-04 2104 and ICC21-LL-05 2104.

Product approval and features may vary and may not be available in all states. The Lafayette Life Insurance Company does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation.

Life insurance is not intended to be used as a savings product, retirement plan, or investment vehicle. Lafayette Life's role is strictly limited to providing life insurance policies and annuity contracts. Any other services a Lafayette Life independent agent provides to applicants and policyholders, including but not limited to financial planning, estate and retirement planning, tax planning, or investment planning, are not provided on behalf of Lafayette Life.

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Protector 2022

Simplified Issue | WHOLE LIFE INSURANCE



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A SIMPLE AND EASY CHOICE

Protector provides your loved ones with a lump-sum cash payment to help with unexpected final expenses like:

- Medical Bills.
- Funeral Expenses.
- Probate and Legal Fees.
- Mortgage or Other Unpaid Bills.

Lafayette Life's Protector Simplified Issue Whole Life policy is designed for people who are looking for guaranteed life insurance coverage without the need for customary medical exams, or blood or urine tests.

PROTECTOR 2022 SIMPLIFIED ISSUE FEATURES

- **Simplicity.** The application has a few simple health questions. Acceptance is based on your answers on the health questions, along with other information you provide or give us permission to obtain. There are no customary medical exams, or blood or urine test required.
- **Guaranteed Fixed-Level Premiums.** The premium you pay today will be the same premium you pay in later years. Coverage may be purchased using single premium or premium payments made annually, semi-annually, quarterly or monthly by automatic bank draft.
- **Flexibility.** If you are between the ages of 40 and 85, you can choose a face amount between \$3,000 and \$50,000 using level premiums, or as high as \$250,000 using a single premium.¹
- **Guaranteed Lifetime Coverage.** Your coverage cannot be terminated, even if you become uninsurable later in life, as long as premiums are paid and policy loans do not exceed the total cash value.²

Talk to your Financial Representative About Protector

Discuss with your Lafayette Life agent whether a Protector Simplified Issue Whole Life insurance policy is appropriate for you. Consider your age, financial situation, and insurance and income needs.

¹ Maximum single premium is \$250,000 death benefit or \$100,000 premium, whichever is lesser for issue ages 40-80. For issue ages 81-85 maximum premium is \$25,000.

² Protector Graded Death Benefit policy has a modified benefit period for the first three policy years.