Continental Term Series

Lafayette Life Insurance Company
A member of Western & Southern Financial Group

PRODUCT TYPE

Individual Term Life Insurance Policy (ICC19 LL-09 1901). Premiums are level for an initial term of 10, 20 or 30 years.

MINIMUM FACE AMOUNT: $100,000

ISSUE AGES (AGE LAST):

- 10-Year Term Ages 18–75
- 20-Year Term Ages 18–65
- 30-Year Term Ages 18–50

RATE CLASSES:

- Super Preferred No Tobacco
- Preferred No Tobacco
- Standard Plus No Tobacco
- Standard No Tobacco
- Preferred Tobacco
- Standard Tobacco

DEATH BENEFIT: Level to Age 95

PREMIUMS

Payable through age 95. Term rates are guaranteed for all years. After the initial term, the policy may be renewed for one-year terms at rates that increase each year. There are four premium bands:

- $100,000 to $249,999
- $250,000 to $499,999
- $500,000 to $999,999
- $1,000,000 and larger

ANNUAL POLICY FEE: $50 per year

CONVERSION

Conversion to any permanent life plan is available during the initial term (but not beyond age 65).

REENTRY

At the end of the initial term, the insured may reapply for a new term policy if the insured's age is within the issue age limits. Full underwriting is required.

OPTIONAL BENEFITS:[1]

- Waiver of Premium Benefit Rider (WP-TLP08)[2]
- Children's Insurance Rider (ICC21 LLR-14 2105)
- Accelerated Benefit Rider (ABR-92)[3]

1 All riders subject to availability and underwriting approval.
2 Own occupation definition is used in all years. Check the rider for additional details.
3 Rider automatically added to all policies at no cost.

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. Individual Term Life Insurance Policy series ICC19 LL-09 1901 is issued and guaranteed by The Lafayette Life Insurance Company.

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by, The Lafayette Life Insurance Company. Guarantees are based on the claims-paying ability of the company. Products are backed by the full financial strength of Lafayette Life. Product and feature availability, as well as benefit provisions, vary by state.

The Lafayette Life Insurance Company does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation.

In addition to our life underwriting rules, chronic illness underwriting will be used to determine eligibility for our various accelerated death benefit riders.

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

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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