

Lafayette Life Retirement Services



Innovative Retirement Plans *for* Small Businesses



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

DESIGN

ADMINISTRATION

FUNDING

Innovative Retirement Plans *for Small Businesses*

Are you looking for...

- ✓ One Company for Retirement Plan Services, Individual Retirement Needs and Distribution Planning
- ✓ 412(e)(3) Fully Insured Administrative Services & Funding
- ✓ 412(e)(3) Fully Insured Endorsed Products
- ✓ Cross-tested Defined Benefit Plans
- ✓ Cash Balance Defined Benefit Plans
- ✓ Defined Benefit / Defined Contribution Carve Out Plans
- ✓ Cross-tested Profit Sharing Plans
- ✓ Traditional & Safe Harbor 401(k) Plans
- ✓ Competitive Administration Fees

Consider The Lafayette Life Insurance Company

- Founded in 1905
- Celebrating over 100 years of excellence
- Solid foundation of financial strength, quality products and services
- Member of Western & Southern Financial Group, Inc.



For All Your Retirement Needs

The Lafayette Life Insurance Company provides pension services to the small business market with:

- **Innovative Retirement Plans** — 412(e)(3) fully insured, traditional defined benefit, cash balance, profit sharing and 401(k)
- **Convenience** — One service provider for retirement plan designs, IRAs and distribution planning
- **Credentialed Staff** — Members of the American Society of Pension Professionals & Actuaries, National Institute of Pension Administrators
- **Longevity** — Over 50 years pension experience

Innovative Retirement Plans *for Small Businesses*

Business Reasons to Sponsor a Retirement Plan

- Attract and retain quality employees
- Enhances benefit package

Tax advantages

- Contributions are tax deductible
- Investment earnings accumulate tax deferred
- Tax deferred distribution options

Your Service Provider for:

- Plan Design Options
- Document Services
- Administrative Services
- Funding Options
- Distribution Planning Options

Plan Designs

There are two types of retirement plans:

- **Defined Benefit**
- **Defined Contribution**

A defined benefit plan funds for a specified benefit. Funding is required annually.

A defined contribution plan pays the account balance at retirement. Contributions are discretionary and may vary each year.

Defined Benefit Designs

- Traditional
- 412(e)(3) Fully Insured

Defined Contribution

- Profit Sharing
- 401(k) / Roth 401(k)
- Money Purchase

Hybrid Plans

- Cash Balance

Individual Retirement Plans

(Product Only)

- SEP • IRA
- 457

Innovative Retirement Plans *for Small Businesses*

Our Commitment to You

At Lafayette Life, we pride ourselves on personalized services and innovative retirement plans. We look forward to the opportunity of providing retirement plan services for you.

The Lafayette Life Insurance Company

With more than one hundred years of service to policyholders, The Lafayette Life Insurance Company is a financially strong provider of individual life insurance and 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 www.LafayetteLife.com.

Protect your future now.

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. Consult an attorney or tax professional regarding your specific situation.

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, 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 AK and NY.



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Retirement Services

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