Patriot Now

RAPID ISSUE WHOLE LIFE INSURANCE



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

LL-4360-2608



THE WHOLE LIFE DIFFERENCE

Whole life insurance offers a combination of guaranteed **death benefit protection**, guaranteed **cash value accumulation**, and guaranteed **level premiums** over a lifetime. Plus, distinct advantages help form a dynamic financial resource, such as:

- Generally income tax-free death benefit to a beneficiary.
- Tax-deferred cash value growth.
- Access to policy loans and withdrawals from cash value.[1]

Lafayette Life's Patriot Now provides permanent whole life protection without requiring full underwriting and a physical exam. Patriot Now offers early cash values and limited payments to those with a need for permanent death benefit protection. You pay level premiums until age 75 or 30 years, whichever is longer. The death benefit is guaranteed for your lifetime.

1 Loans will accrue interest. Loans, withdrawals and advances will reduce the death benefit and cash surrender value and may cause the policy to lapse if not repaid. Always consult an attorney or tax advisor regarding your specific legal or tax situation. The policy may be issued as a Modified Endowment Contract for tax purposes. If it is, then taking a loan, making a withdrawal, or surrendering the policy could result in a taxable event.
2 Subject to the terms of the policy, including payment of the required premiums, suicide exclusion, contestable provision and loan provision.
3 Dividends are not guaranteed and may be changed by the company at any time.
4 Rider provisions, availability, definitions, and benefits may vary by state.

PATRIOT NOW FEATURES

- **Rapid Issue Underwriting**. Expedited process without a physical exam.
- **Guaranteed Fixed Premiums.** The premium you pay today will be the same premium you pay in later years.
- **Guaranteed Lifetime Coverage.**[2] As long as premiums are paid and policy loans do not exceed the total cash value, your coverage cannot be terminated.
- **Tax-Deferred Cash-Value Accumulation.** Your Patriot Now policy is designed to build cash value each year on a tax-deferred basis, with a focus on early cash values.
- **Policy Dividends**.[3] Your Patriot Now policy may earn a dividend.
- **Living Benefits Provided at No Additional Premium.**[4] Flexibility to access a portion of the death benefit should you be faced with a Specified Medical Condition, Terminal Illness or a Chronic Illness.[5]

TAILORED TO YOUR NEEDS

Your Patriot Now Whole Life insurance policy can be tailored to meet your specific financial needs. There are several supplemental riders that can be added to your policy to help address your individual needs. Keep in mind that adding a rider to your policy may require additional premium.

TAX-DEFERRED CASH VALUE ACCUMULATION

Patriot Now is designed to build cash value on a tax-deferred basis each year with a focus on early cash values. During your lifetime, the cash value can be accessed as a policy loan or withdrawal to help fund a major purchase, supplement your retirement income or simply provide in time of emergency or special need. Accessing your cash value will, however, reduce your death benefit.

Talk to Your Financial Representative About Patriot Now

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

5 Provided through the Accelerated Death Benefit PLUS Rider (ICC16 LLR-08 1601). Certain medical histories may prevent qualification for the Accelerated Death Benefit PLUS Rider. Insureds who do not qualify for this rider will receive the Accelerated Death Benefit Rider (ICC16 LLR-07 1601). Specified Medical Condition not available in California.

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, 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

The Lafayette Life Insurance Company
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No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.

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. Keep in mind, cash value may take years to accumulate, unless a large premium is paid up front.

Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements and cause a taxable event.

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

Patriot Now Whole Life Insurance Policy series ICC24 LL-14 2311, rider series ICC16 LLR-07 1601 and ICC16 LLR-08 1601 are issued by The Lafayette Life Insurance Company. Chronic Illness underwriting guidelines will be used to determine eligibility for our various Accelerated Death Benefit riders. Product approval and rider features and benefits may vary and may not be available in all states. The Lafayette Life Insurance Company does not provide legal or tax 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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