Marquis® Centennial

FLEXIBLE PREMIUM • DEFERRED FIXED INDEXED ANNUITY

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

PRODUCT POSITIONING

Marquis Centennial is a flexible premium deferred fixed indexed annuity that earns interest based on changes in a market index, which measures how markets or parts of markets perform. It is designed for clients who seek:

- Tax-deferred growth.
- Flexibility to allocate money to multiple interest crediting methods.
- Protection from loss due to negative changes in market indexes.
- Access to funds.
- Lifetime income options through annuitization.
- Beneficiary protection.

UPSIDE POTENTIAL, DOWNSIDE PROTECTION

Marquis Centennial is not invested in the stock market or any index and will never lose principal due to index declines. It provides options with the potential to earn interest based, in part, on the positive movement of a market index, as well as a fixed option that provides a guaranteed interest rate.

The indexed options provide downside protection with a guarantee that once interest is credited, it can never be lost due to declines in the market indexes associated with the annuity.

PRODUCT TYPE: Flexible Premium Deferred Indexed Annuity.

ISSUE AGES: 18–85 owner (annuitant 0–85).

FLEXIBLE PREMIUMS

Premiums can be paid at any time, according to the terms and conditions of the contract.

MINIMUM INITIAL	MAXIMUM INITIAL*	SUBSEQUENT MAXIMUM*
$1,000 Per Year or $84 Per Month (Qualified or Nonqualified)	$750,000 (Age 18–69) $500,000 (Age 70–85)	$100,000 Annually

* Premiums in excess of maximum require prior company approval. Ages based on older owner if joint ownership.

INDEX OPTIONS[1,2]

You may choose between any combination of nine Index Crediting Methods linked, in part, to the S&P 500® Index, an index sponsored by J.P. Morgan, and an index sponsored by Goldman Sachs, and one Fixed Interest Option.

S&P 500® Index Point-to-Point: This index crediting method determines and locks in positive interest, if any, annually. It credits interest that factors in the change in value of the S&P 500® Index from the start date to the end date of the one-year crediting period.

- Subject to a maximum (an interest rate cap declared in advance that will never be less than 1%).

S&P 500® Index Monthly Average: This index crediting method determines and locks in positive interest, if any, annually. It credits interest that factors in the average value of the S&P 500® Index measured monthly over the one-year crediting period compared to the value of the index at the start date of the crediting period.

- Subject to a maximum (an interest rate cap declared in advance that will never be less than 1%).

S&P 500® Index Monthly Cap: This index crediting method determines and locks in positive interest, if any, annually. It credits interest that factors in the sum of the percentage change in the S&P 500® Index for each of the 12 one-month periods within the crediting period.

- Subject to a maximum monthly index change (declared in advance and will never be less than 0.1%).
- Each monthly decrease is included in its entirety (for purposes of calculating the sum of monthly percentage changes).

1 Currently available index options and interest crediting periods may be changed or eliminated in the future. If it is our choice to make a change or elimination, we will notify you. Such a change or elimination will only be at the end of the interest crediting period. If an index is eliminated or substantially changed by the index provider, we will notify you and make a reasonable substitution.
2 Interest is determined by a formula that factors in the performance of a market index during the crediting period, adjusted by a participation rate guaranteed to be no less than 10%.

J.P. Morgan Strategic Balanced℠ Index One-, Two- and Three-Year Point-to-Point: This index is sponsored by global investment bank J.P. Morgan. These options credit positive interest, if any, every one, two or three years. The interest rate factors in the change in value of the index from the start date to the end date of the crediting period.

- Adjusted by a percentage (a participation rate declared in advance[3]).

There is no interest rate cap to limit your upside return. You will earn interest based on the index returns, multiplied by a participation rate. And your account value never declines due to index performance.

Two components make up the rules-based index:

- High Dividend Stocks (as represented by Invesco S&P 500® High Dividend Low Volatility ETF).
- Dynamically Rebalanced Bonds (as represented by J.P. Morgan Total Return Index).

The index targets a 6% volatility and rebalances on a daily basis to minimize large swings in the index and limit exposure to markets highs and lows.

GS Momentum Builder® Multi-Asset Class (GSMAC) Index[4] One-, Two- and Three-Year Point-to-Point: The index is sponsored by global investment bank Goldman Sachs. These options credit positive interest, if any, every one, two or three years. The interest rate factors in the change in value of the index from the start date to the end date of the chosen crediting period.

- Adjusted by a percentage (a participation rate declared in advance[3]).

There is no interest rate cap to limit your upside return. You will earn interest based on the index returns, multiplied by a participation rate. And your account value never declines due to index performance.

Goldman Sachs designed the index with a volatility control feature to minimize large swings in the index and limit exposure to market highs and lows. This momentum-driven index uses a dynamic-allocation strategy across six asset classes:

- Domestic Equity
- International Bonds
- International Equity
- Commodities
- Domestic Bonds
- Money Market

Fixed Interest Option One Year: This option credits daily interest at a fixed rate declared in advance, guaranteed for one index year, and will be no lower than the rate prescribed in the law of the state where the contract is delivered or issued for delivery.

DOWNSIDE PROTECTION

Under each of these index crediting methods, the interest credited to the account value at the end of an interest crediting period is based on the index rate, guaranteed not to be less than 0% for an interest crediting period. Any interest credited, whether through the index or fixed option, cannot be lost by any declines in the index in future years.

FIXED INTEREST OPTION

For each premium allocated to the fixed option, the interest rate is declared in advance of each successive interest crediting period, and it is guaranteed not to change during such period.

ALLOCATION DATES

The allocation of premiums to the selected index crediting methods will be done on an allocation date, which is the 15th of each month.[5] If net premiums are received and credited on an allocation date, net premium will be immediately allocated to the selected index crediting methods or fixed option.

If net premium is received and credited on a date other than an allocation date, net premium will receive a short-term interest rate declared by us until the next allocation date, upon which the net premium and any short-term interest credited will be allocated to the fixed and index crediting methods selected.

INTEREST CREDITING PERIODS

Under the fixed option and index crediting methods, the interest calculations are based upon a one-, two- or three-year measuring period. A measuring period is referred to as an interest crediting period. For each premium, the interest crediting period starts on an allocation date and ends one, two or three years later. Interest is calculated differently under each option.

3 The minimum participation rate is 10%.
4 Index objectives may not be met. See the separate brochure for details and risks of this index and the one-, two- and three-year allocation options.
5 The following business day if the 15th of the month falls on a holiday or weekend.

ACCESS FOR FINANCIAL FLEXIBILITY

Starting in the first year, the owner may take automatic monthly withdrawals of the interest credited to the contract on all net premiums allocated to the fixed option. After the first contract year and while withdrawal charges are in effect, 10% of the account value calculated as of the beginning of the contract year (noncumulative) may be withdrawn without a withdrawal charge (a free withdrawal).[6]

Amounts withdrawn from indexed options before the end of an interest crediting period receive no interest for that interest crediting period.

In addition to the partial withdrawal provision described above, with required prior notification, the free withdrawal amount may be increased or the charge will be waived for the following reasons:

- Free withdrawal amount will be increased to 25% if the annuitant has been confined to an approved nursing facility for at least 60 consecutive days.
- The withdrawal charge will be waived on any portion of the contract value that is withdrawn, after the first contract year, if the annuitant is suffering from a terminal illness, as defined in the contract.

DECLINING WITHDRAWAL CHARGES

A withdrawal charge applies only to amounts in excess of the free withdrawal amount and decreases over time. After the withdrawal charge period, the client may continue the contract, but no withdrawal charges will apply. Once the client elects the withdrawal charge option, it cannot be changed. The withdrawal charge is based on the percentages applied to the withdrawal amount shown in the tables below.

6 Withdrawals of taxable amounts will be subject to ordinary income tax and, before age 59½, generally will be subject to a 10% IRS penalty tax.

7 If client owns an annuity through a qualified plan or IRA, no added tax-deferred advantages exist.

DEATH BENEFIT PROTECTION

In the event of the death of the annuitant and/or the contract owner, the beneficiaries will receive the greater of the account value or the Guaranteed Minimum Surrender Value as of the date of death.

GUARANTEED MINIMUM SURRENDER VALUE

If upon surrender, the surrender value is less than the guaranteed minimum surrender value, the guaranteed minimum surrender value will be paid. The guaranteed minimum surrender value equals 87.5% of a contract's net premiums minus any withdrawals, plus interest credited at a rate specified in the contract when issued and may vary by state.

DEFER TAXES

Interest earnings grow tax-deferred until withdrawn, usually at retirement age. The account value grows faster than it would in a currently taxed alternative paying the same interest rate.[7]

TRANSFERS

On an allocation date at the end of a crediting period, all or part of the accumulated value attributed to that crediting period may be transferred between the crediting methods without any charges. Clients must notify us before the allocation date and inform us of the amount they would like to transfer.

PAYOUT OPTIONS

Income can be paid (through annuitization) as scheduled payments paid over a lifetime (single or joint) and is guaranteed to continue for no less than 10 years. Additional income payment options may be available.

To find out more about Marquis Centennial, contact the Lafayette Life Sales Desk at 866.937.5542.

WITHDRAWAL CHARGE TABLES

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Seven-Year Charge	8%	7%	6%	5%	4%	3%	2%	0%	0%	0%	0%
10-Year Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

For California Only	Contract Year	1	2	3	4	5	6	7	8	9	10+
	Seven-Year Charge	8%	7%	6%	5%	4%	3%	2%	0%	0%	0%
	10-Year Charge	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%

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. Find out more about our financial strength and distinguished history at LafayetteLife.com.

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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. Flexible Premium Deferred Annuity Contract with Index-linked Interest Options series ICC17 LL-06-FPIA 1701, endorsement series ICC17 LLE-04 SI-MA 1701, ICC17 LLE-05 SI-MC 1701, ICC17 LLE-06 SI-PTP 1701, ICC18 LLE-10 SI-OY-PTP 1806 and ICC18 LLE-11 SI-MY-PTP 1806 and waiver of withdrawal charge endorsement ICC17 LLE-09 WWC 1704 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. Marquis Centennial is not a security. It does not participate in the stock market or any index. 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 59½, may be subject to a 10% IRS penalty. Neither Lafayette Life, nor its agents, offer tax advice. For specific tax information, advise your clients to consult their 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. Check the Lafayette Life website (www.llic.com) for state-specific 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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