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 the S&P 500® 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.

<table>
<thead>
<tr>
<th>MINIMUM INITIAL</th>
<th>MAXIMUM INITIAL*</th>
<th>SUBSEQUENT MAXIMUM*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000 Per Year or $84 Per Month (Qualified or Nonqualified)</td>
<td>$750,000 (Age 18–69)</td>
<td>$100,000 Annually</td>
</tr>
</tbody>
</table>

INDEX OPTIONS 1,2
Three Index Crediting Methods linked, in part, to the S&P 500® Index, 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 0.10%).

- 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 the S&P 500® Index during the crediting period, adjusted by a participation rate guaranteed to be no less than 10% and limited by an Interest Rate Cap.

Continued >
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-year measuring period. This one-year 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 year later. Interest is calculated differently under each option.

**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).

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 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.

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3 The following business day if the 15th of the month falls on a holiday or weekend.
4 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.
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.

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 1%.

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.\(^5\)

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. The client 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.

\(^5\) If client owns an annuity through a qualified plan or IRA, no added tax-deferred advantages exist.

### WITHDRAWAL CHARGE TABLES

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<tr>
<th>Contract Year</th>
<th>1</th>
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<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
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<th>11+</th>
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<tbody>
<tr>
<td>Seven-Year Charge</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
<td>5%</td>
<td>4%</td>
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<td>10-Year Charge</td>
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<td>1%</td>
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THE LAFAYETTE LIFE INSURANCE COMPANY

With more than 100 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. 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.