



**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341
(800) 243-6631

A Basic Life Insurance Illustration of
Patriot 2022: Level Premium Whole Life Insurance Policy
Policy form LL-01 2104 FL

Designed for

Bill Levinson

Agent/Representative

Please fill in name

LAFAYETTE LIFE
CINCINNATI, OH 452015740
00000
(800) 243-6631

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Patriot 2022: Level Premium Whole Life Insurance Policy

Narrative Summary

Bill Levinson	Initial Annual Premium:	\$6,337.97
Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
Div Opt: PUA		
Riders: 30YT ADBR+ PDF		

Basic Life Insurance Illustration

Policy Summary

This summary provides a brief description of a life insurance policy and any riders. It is not a substitute for a life insurance policy or any riders which may be issued with the policy. Life insurance 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. **In the event of any conflict, the provisions of the policy and the riders, and NOT this summary, shall control.**

Policy Form

The Patriot 2022 (LL-01 2104 FL) is a whole life insurance policy which provides a level amount of insurance as long as the policy continues in force. Premiums are payable to age 75. If the policy is still in effect when the insured reaches age 121, the policy will mature and we will pay the net cash value to you.

Premium Information

Premiums are illustrated on an Annual basis. The first year modal premium is \$6,337.97. First year premiums for other modes are:

Annual: \$6,337.97 Semi-annual: \$3,232.37 Quarterly: \$1,647.87 Monthly: \$551.40

This illustration assumes that premiums are paid by you:

- During years 1-40 premiums are paid in cash, out of pocket by you, each year.
- After the first 40 years, the policy becomes fully paid up and no further premiums will be paid by you.

This illustration uses male rates.

Dividends

Increases in future values are dependent upon dividends. **Dividends are NOT guaranteed.** If actual dividends are lower than assumed in this illustration, projected cash values and death benefits will be lower than shown. If actual dividends are higher than assumed, projected cash values and death benefits will be higher than shown.

Policy Loans

This illustration shows loans being made against the cash value of the policy. The loan rate illustrated is 5.700%. The loan rate is adjustable, and may change from year to year. A loan is secured by the policy's cash value.

We will lend you an amount up to the policy's loan value. Your loan value will be less than the policy's cash value. Loans will be charged interest payable to Lafayette Life at an adjustable loan interest rate that we may change from year to year. The minimum loan interest rate is 0.00%. The maximum loan interest rate is 8.00%. We recommend that you pay accrued loan interest prior to the end of a policy year. Any interest that is not paid at the end of a policy year is added to the loan balance, which will also be charged interest. **Interest that you pay to us is not credited to the cash value of the policy and it**

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does not increase the cash value of the policy. A policy dividend, if any, may not be sufficient to pay loan interest. Loans may generate an income tax liability, reduce the cash surrender value and death benefit, or cause the policy to lapse.

Important Tax Information

Any references to the taxation of life insurance policies in this illustration are based on Lafayette Life's understanding of the Federal taxation of life insurance as of the date of this illustration. Lafayette Life and its agents do not provide tax advice. Please consult your tax advisor regarding your own personal situation.

In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code, a life insurance policy must satisfy a 7-pay premium limitation.

- * Life insurance policy premiums must be within certain limits during the first 7 policy years and also during the 7-year period following certain policy changes.
- * Failure to satisfy this limitation, either at issue or later, would classify the policy as a Modified Endowment Contract (MEC) and result in distributions receiving less favorable tax treatment.
- * **The initial 7-pay premium for the policy as illustrated is \$24,814.29 per year. This is the maximum premium you can pay per year during the first 7 policy years, without causing the policy to be classified as a MEC.**
- * Certain changes to the policy benefits or premiums over the lifetime of the policy (whether illustrated or not) may alter the premium limitation.

The policy, as illustrated, is not a MEC. Changes to the policy may cause the policy to become a MEC in the future and lose its favorable tax status. Changes that might impact this determination include, but are not limited to, changes in the face amount of insurance, addition or termination of riders, changes to the amount or duration or mode of premiums, or changes to the amount of dividends.

If your policy is a MEC:

- * You may be subject to additional taxes and penalties on any distributions from your policy during the life of the insured.
- * Policy distributions, such as loans, withdrawals, surrenders, cash dividends, and dividends retained by the insurer as principal or interest on a loan under the policy, will be taxed on a "gain first" basis to the full extent of such gains in the policy.
- * There is a penalty of 10% of taxable income for distributions from the policy prior to the policyowner's age 59½, with certain limited exceptions.

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In all cases, any gain in the policy is taxable on full surrender of the policy. The tax treatment of any death benefit provided under the policy does not change depending on whether the policy is a MEC or not. The tax treatment of the growth in policy values does not change depending on whether the policy is a MEC or not.

Other Important Information

This illustration makes several timing assumptions. Premiums are paid exactly when due. Surrenders of paid up additions occur at the beginning of each policy year. Loans and loan repayments occur at the end of each policy year. Dividends are credited at the end of each policy year. In this illustration, the dollar value of dividends is added to the cash value and death benefits at the end of each policy year illustrated. Please see the contract for details regarding each specific dividend option.

- o Paid Up Additions: At the beginning of the next policy year, the dollar value of the dividend is used to purchase paid-up additional insurance. The amount of paid up additional insurance purchased is included in the non-guaranteed values of the tabular detail.

This illustration has been prepared based on 100% of the company's current dividend scale. This illustration assumes that the currently illustrated, non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

This illustration assumes that all premiums are paid in cash each year by you until the insured attains age 75. Whether future values will increase is dependent on dividends *which are not guaranteed*. If actual dividends are lower than assumed in this illustration, then the projected, non-guaranteed net cash values and death benefits will be lower than those shown. If actual dividends are higher than assumed, the projected, non-guaranteed net cash values and death benefits will be higher than those shown.

Policy loans illustrated on the non-guaranteed Tabular Detail *ARE NOT* reflected in the Guaranteed columns. Surrenders for cash are reflected in the guaranteed columns until rider values are depleted.

Address Please address all inquiries to The Lafayette Life Insurance Company.

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341
(800) 243-6631

Agent: Please fill in name
LAFAYETTE LIFE
CINCINNATI, OH 452015740

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The Lafayette Life Insurance Company operates in Washington DC and all states except New York.

Riders Illustrated values include the following additional benefits:

Premium Deposit Fund (LLR-18 1901 FL): This rider allows for premiums to be paid in advance at any time. If a policy premium is due and unpaid and the balance of the premium deposit fund is sufficient, money will be moved from the premium deposit fund and credited to your policy, possibly avoiding lapse or nonforfeiture. Money in the premium deposit fund will earn interest at a rate declared by the company. Interest on the premium deposit fund is gain and is taxable currently, and we will send a 1099 or its replacement form to you each year. The amount of money in the premium deposit fund is limited by state regulation; please see the rider for more details. In the event of a surrender or death benefit, the balance of the premium deposit fund will be added to the total payout. There is no premium charge for this rider.

TLR 30
\$260,000
Stop Year: 22

30 Year Term Rider (LLR-01 1408 FL): This is a term life insurance rider which provides a level death benefit until age 95. The premium for this rider is level for the first 30 policy years and increases every year thereafter. Subject to the term of this rider, this rider may be converted, in whole or in part, at the earlier of the end of the level premium period or the insured's age 65. There is a premium charge for this rider.

ADBR Plus
Stop Year: 86

Accelerated Death Benefit Plus Rider (LLR-08 1601 FL): This rider allows for the acceleration of a portion of the policy's death benefit provided that the insured qualifies for one the benefit triggers. The policy's death benefit and any net cash value received upon surrender will be reduced if this advance is paid. Upon receiving an advance, a special lien will be created against the death benefit of the policy. While outstanding, the lien will grow with interest. Please see the rider for terms and conditions, which may vary by issue state. There is no premium for this rider. There may be an administrative fee of no more than \$250 charged at the time of claim.

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Patriot 2022: Level Premium Whole Life Insurance Policy

Definitions of Key Terms and Column Headings

Bill Levinson	Initial Annual Premium:	\$6,337.97
Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
Div Opt: PUA		
Riders: 30YT ADBR+ PDF		

"Annual Date" means the same date each year as the policy's Date of Issue. The Date of Issue is the effective date for the policy. However, insurance coverage only takes effect under the policy if all requirements for such coverage have been met.

"Beneficiary" means the person(s) named to receive the death benefit and applicable rider benefits upon the death of the insured.

"Contract Premium" means the gross premium required for the base policy and all riders shown in this illustration. This illustration assumes that premiums are paid on a(n) Annual basis.

"Cumulative Premiums" means the total to date of all out-of-pocket premiums paid by you.

"Death Benefit" means the amount payable, by reason of the insured's death under the base policy and any riders which provide insurance on the life of the insured. It does not include benefits which may be payable under other riders. The death benefit will be reduced by any outstanding loans and loan interest and any unpaid premiums due at the insured's death. The death benefit will also include a pro rata share of the dividend for the policy year of death and a refund of premiums paid for any period after the insured's death.

"Dividend" means the dividend we anticipate will be credited annually to this policy based on the percentage of our current dividend scale stated in the Other Important Information section of this illustration. *Dividends are neither estimates nor guarantees.* The first dividend, if any, will be credited once the entire premium for the second policy year has been paid. This illustration assumes each annual dividend is credited at the end of its corresponding policy year.

"Dividend Accumulation" means the value of dividends left to accumulate at interest. The rate of interest is a non-guaranteed element.

"Guaranteed Elements" means the premiums, benefits and values which are guaranteed.

"Illustrated Scale" means the scale of non-guaranteed elements currently being illustrated by us. This scale is reasonably based on our actual, recent historical experience. The non-guaranteed elements of the illustration are based on 100% of our current dividend scale.

"Insured" means the person named on page 1 of this illustration.

"Loan Amount" means the amount of a policy loan taken in a policy year. When loans are taken, the illustration depicts the effect of such loans based on the current loan interest rate. This rate is subject to change. The rate will be no lower than the minimum loan interest rate and it may be higher than displayed. Where a zero is displayed in the column, no loan will be taken. Policy Loans illustrated on the non-guaranteed Tabular Detail ARE NOT reflected in the Guaranteed Columns.

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Patriot 2022: Level Premium Whole Life Insurance Policy

Definitions of Key Terms and Column Headings

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"Loan Balance" means the total amount of loan and loan interest as of the end of the policy year. Any loan interest that is not paid to Lafayette Life at the end of the policy year is added to the loan balance, which is also charged interest.

"Non-Guaranteed Elements" means the premiums, benefits, and values that are not guaranteed. The assumptions on which these are based are subject to change by us and actual results may be more or less favorable.

"Net Cash Value" means the amount of money we will pay you upon surrender of the policy. It is equal to the cash value (which includes the cash value of any paid-up additions in force) less the loan balance, if any.

"Paid-Up Additions" means the in-force additional insurance that requires no further premium. Paid-Up Additions can be purchased by way of a Paid-Up Additions rider or by applying a dividend to purchase insurance.

"Premium Outlay" means the out-of-pocket payment by you after reflective your election to use non-guaranteed elements to pay all or part of the premium. Where a zero is displayed in this column, the entire contract premium is covered by such use and the policy will not require an out-of-pocket payment. This is dependent upon the level of non-guaranteed elements, which may change over time.

"Policy Loan" means the portion of the policy's cash value which is borrowed against. A loan amount can be repaid. Loan interest will also be charged against the policy's cash value and is payable to us. The loan interest may be repaid. A policy loan and interest reduces the death benefit if not repaid. An unpaid loan balance may result in policy termination.

"Surrender to Pay Premium" means the amount of paid-up additions surrendered each policy year. Where a zero is displayed in this column, no surrender will occur.

"Taxable Gain on Surrender" means the taxable amount accruing to the policyowner if the policy is surrendered. This amount is based on the exact scenario illustrated. Other scenarios will produce different taxable gain amounts.

"50% Illustrated Scale" means a scale of the non-guaranteed dividends reduced by 50%. This reduction includes the non-guaranteed interest and charges contained in the non-guaranteed elements of this illustration.

"We, our, or us" means The Lafayette Life Insurance Company

"You or your" means the owner(s) of the policy described in this illustration. The owner is also the applicant.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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Patriot 2022: Level Premium Whole Life Insurance Policy

Numeric Summary

Bill Levinson	Initial Annual Premium:	\$6,337.97
Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
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Riders: 30YT ADBR+ PDF		

Year	Guaranteed			50% Illustrated Scale				Non-Guaranteed			
	Contract Premium	Net Cash Value	Death Benefit	Contract Premium	Premium Outlay	Net Cash Value	Death Benefit	Contract Premium	Premium Outlay	Net Cash Value	Death Benefit
5	6,338	8,574	400,037	6,338	6,338	14,320	411,188	6,338	6,338	20,348	422,825
10	6,338	20,060	400,037	6,338	6,338	36,104	431,050	6,338	6,338	53,970	465,365
20	6,338	47,433	400,037	6,338	6,338	92,696	476,425	6,338	6,338	150,489	573,413
Age 70	6,000	93,633	140,037	6,000	6,000	211,203	297,648	6,000	6,000	312,603	461,253

Elements that are fully guaranteed are explicitly labeled "guaranteed" and all other elements are subject to change by The Lafayette Life Insurance Company. Actual results may be more or less favorable.

Policy Loans illustrated ARE NOT reflected in the Guaranteed columns.

I(we) have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Your Signature (owner/applicant)

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Agent

Date

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Patriot 2022: Level Premium Whole Life Insurance Policy

Tabular Detail

Bill Levinson
 Male Age 35 Preferred No Tobacco
 Div Opt: PUA
 Riders: 30YT ADBR+ PDF

Initial Annual Premium: \$6,337.97
 Initial Face Amount: \$140,037

		Guaranteed				Non-Guaranteed Assumptions 100% of Current Dividend Scale				
Age	Year	Contract Premium	Net Cash Value	Death Benefit	Contract Premium	Cumulative Premium	Annual Dividend	Increase in Net Cash Value	Net Cash Value	Death Benefit
36	1	6,338	24	400,037	6,338	6,338	1,627	1,651	1,651	401,664
37	2	6,338	2,119	400,037	6,338	12,676	1,926	4,051	5,702	405,920
38	3	6,338	4,239	400,037	6,338	19,014	2,241	4,427	10,129	410,834
39	4	6,338	6,390	400,037	6,338	25,352	2,576	4,834	14,964	416,424
40	5	6,338	8,574	400,037	6,338	31,690	3,044	5,385	20,348	422,825
41	6	6,338	10,798	400,037	6,338	38,028	3,537	5,975	26,323	430,203
42	7	6,338	13,057	400,037	6,338	44,366	3,914	6,454	32,778	438,437
43	8	6,338	15,352	400,037	6,338	50,704	4,089	6,740	39,518	447,152
44	9	6,338	17,684	400,037	6,338	57,042	4,297	7,063	46,581	456,123
45	10	6,338	20,060	400,037	6,338	63,380	4,493	7,389	53,970	465,365
46	11	6,338	22,589	400,037	6,338	69,718	4,702	7,842	61,812	474,865
47	12	6,338	25,166	400,037	6,338	76,056	4,918	8,199	70,011	484,633
48	13	6,338	27,792	400,037	6,338	82,394	5,142	8,575	78,586	494,670
49	14	6,338	30,464	400,037	6,338	88,732	5,379	8,964	87,549	504,987
50	15	6,338	33,186	400,037	6,338	95,070	5,629	9,377	96,926	515,594
51	16	6,338	35,953	400,037	6,338	101,408	5,889	9,798	106,725	526,503
52	17	6,338	38,764	400,037	6,338	107,745	6,166	10,239	116,963	537,724
53	18	6,338	41,613	400,037	6,338	114,083	6,463	10,699	127,662	549,278
54	19	6,338	44,502	400,037	6,338	120,421	6,766	11,169	138,831	561,175
55	20	6,338	47,433	400,037	6,338	126,759	7,076	11,658	150,489	573,413
56	21	6,338	50,223	400,037	6,338	133,097	7,393	11,978	162,468	585,990
57	22	6,338	53,057	400,037	6,338	139,435	7,722	-147,843	14,625	438,562
58	23	6,000	55,939	140,037	6,000	145,435	8,069	22,949	37,574	201,721
59	24	6,000	58,867	140,037	6,000	151,435	8,439	24,097	61,671	225,817
60	25	6,000	61,842	140,037	6,000	157,435	8,826	25,299	86,971	250,900
61	26	6,000	64,857	140,037	6,000	163,435	9,233	26,554	113,525	277,017
62	27	6,000	67,910	140,037	6,000	169,435	9,660	27,858	141,383	304,220
63	28	6,000	70,996	140,037	6,000	175,435	10,106	29,221	170,604	332,562
64	29	6,000	74,116	140,037	6,000	181,435	10,574	30,644	201,249	362,100
65	30	6,000	77,270	140,037	6,000	187,435	11,063	32,139	233,388	392,893
66	31	6,000	80,460	140,037	6,000	193,435	11,571	14,682	248,070	405,972
67	32	6,000	83,689	140,037	6,000	199,435	12,100	15,241	263,311	419,340
68	33	6,000	86,960	140,037	6,000	205,435	12,658	15,830	279,141	433,008

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Tabular Detail

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Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
Div Opt: PUA		
Riders: 30YT ADBR+ PDF		

		Guaranteed			Non-Guaranteed Assumptions 100% of Current Dividend Scale					
					Increase in					
Age	Year	Contract Premium	Net Cash Value	Death Benefit	Contract Premium	Cumulative Premium	Annual Dividend	Net Cash Value	Net Cash Value	Death Benefit
69	34	6,000	90,275	140,037	6,000	211,435	13,236	16,425	295,566	446,978
70	35	6,000	93,633	140,037	6,000	217,435	13,838	17,037	312,603	461,253
71	36	6,000	97,034	140,037	6,000	223,435	14,474	17,660	330,263	475,844
72	37	6,000	100,479	140,037	6,000	229,435	15,138	18,287	348,550	490,761
73	38	6,000	103,969	140,037	6,000	235,435	15,830	18,912	367,462	506,009
74	39	6,000	107,508	140,037	6,000	241,435	16,553	19,548	387,011	521,598
75	40	6,000	111,107	140,037	6,000	247,435	17,307	20,198	407,208	537,535
76	41	0	112,586	140,037	0	247,435	14,937	15,524	422,732	550,674
77	42	0	114,043	140,037	0	247,435	15,608	15,931	438,663	563,259
78	43	0	115,479	140,037	0	247,435	16,312	16,344	455,006	576,083
79	44	0	116,892	140,037	0	247,435	17,037	16,757	471,763	589,143
80	45	0	118,275	140,037	0	247,435	17,793	17,141	488,904	602,439
81	46	0	119,627	140,037	0	247,435	18,580	17,514	506,418	615,974
82	47	0	120,942	140,037	0	247,435	19,385	17,854	524,272	629,735
83	48	0	122,216	140,037	0	247,435	20,228	18,176	542,448	643,730
84	49	0	123,443	140,037	0	247,435	21,108	18,458	560,907	657,963
85	50	0	124,615	140,037	0	247,435	22,030	18,701	579,608	672,446
86	51	0	125,725	140,037	0	247,435	22,985	18,889	598,497	687,180
87	52	0	126,766	140,037	0	247,435	23,934	18,969	617,466	702,128
88	53	0	127,726	140,037	0	247,435	24,922	18,969	636,435	717,293
89	54	0	128,606	140,037	0	247,435	25,954	18,940	655,374	732,686
90	55	0	129,401	140,037	0	247,435	27,022	18,861	674,235	748,314
91	56	0	130,115	140,037	0	247,435	28,127	18,768	693,003	764,179
92	57	0	130,760	140,037	0	247,435	29,281	18,734	711,737	780,297
93	58	0	131,339	140,037	0	247,435	30,467	18,701	730,437	796,661
94	59	0	131,874	140,037	0	247,435	31,685	18,779	749,217	813,261
95	60	0	132,387	140,037	0	247,435	32,907	18,974	768,191	830,052
96	61	0	132,884	140,037	0	247,435	34,108	19,144	787,334	846,954
97	62	0	133,350	140,037	0	247,435	35,278	19,087	806,422	863,871
98	63	0	133,784	140,037	0	247,435	36,476	18,972	825,394	880,767
99	64	0	134,182	140,037	0	247,435	37,713	18,779	844,172	897,620
100	65	0	134,538	140,037	0	247,435	38,980	18,476	862,648	914,394
101	66	0	134,854	140,037	0	247,435	40,252	18,111	880,759	931,029

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Patriot 2022: Level Premium Whole Life Insurance Policy Tabular Detail

Bill Levinson	Initial Annual Premium:	\$6,337.97
Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
Div Opt: PUA		
Riders: 30YT ADBR+ PDF		

		Guaranteed			Non-Guaranteed Assumptions 100% of Current Dividend Scale					
		Contract	Net Cash	Death	Increase in					
Age	Year	Premium	Value	Benefit	Contract	Cumulative	Annual	Net Cash	Net Cash	Death
					Premium	Premium	Dividend	Value	Value	Benefit
102	67	0	135,141	140,037	0	247,435	41,501	17,723	898,482	947,429
103	68	0	135,400	140,037	0	247,435	42,785	17,288	915,770	963,551
104	69	0	135,637	140,037	0	247,435	44,107	16,849	932,619	979,351
105	70	0	135,861	140,037	0	247,435	45,465	16,449	949,068	994,778
106	71	0	136,091	140,037	0	247,435	46,865	16,193	965,261	1,009,778
107	72	0	136,330	140,037	0	247,435	48,305	15,930	981,191	1,024,283
108	73	0	136,561	140,037	0	247,435	49,787	15,392	996,583	1,038,220
109	74	0	136,783	140,037	0	247,435	51,613	15,063	1,011,646	1,051,820
110	75	0	136,994	140,037	0	247,435	53,597	14,767	1,026,413	1,065,125
111	76	0	137,197	140,037	0	247,435	55,718	14,493	1,040,907	1,078,146
112	77	0	137,392	140,037	0	247,435	58,005	14,248	1,055,154	1,090,915
113	78	0	137,577	140,037	0	247,435	60,434	13,979	1,069,133	1,103,434
114	79	0	137,754	140,037	0	247,435	63,003	13,733	1,082,865	1,115,690
115	80	0	137,924	140,037	0	247,435	65,578	13,311	1,096,176	1,127,531
116	81	0	138,085	140,037	0	247,435	68,211	12,773	1,108,949	1,138,842
117	82	0	138,240	140,037	0	247,435	70,837	12,089	1,121,038	1,149,438
118	83	0	138,386	140,037	0	247,435	73,489	11,172	1,132,210	1,159,154
119	84	0	138,526	140,037	0	247,435	76,135	10,114	1,142,324	1,167,785
120	85	0	138,659	140,037	0	247,435	78,769	8,805	1,151,128	1,175,105
121	86	0	140,037	140,037	0	247,435	69,936	18,297	1,169,426	1,169,426

The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

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Patriot 2022: Level Premium Whole Life Insurance Policy

Additional Information

Bill Levinson	Initial Annual Premium:	\$6,337.97
Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
Div Opt: PUA		
Riders: 30YT ADBR+ PDF		

This illustration assumes that premiums are paid by you:

- During years 1-40 premiums are paid in cash, out of pocket by you, each year.
- After the first 40 years, the policy becomes fully paid up and no further premiums will be paid by you.

Life Insurance Cost Information

	Net Payment Cost Index		Surrender Cost Index	
	Guaranteed	Projected	Guaranteed	Projected
Year 10	42.85	24.24	32.00	13.39
Year 20	42.85	20.97	33.09	11.21

These indices are computed by the formulae as prescribed by the National Association of Insurance Commissioners, and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

Premium Information

Premiums in this illustration are assumed to be paid on a(n) Annual basis.

Required Premiums

<u>Coverage</u>	<u>Coverage Amount</u>	<u>First Year Annual Premium</u>	<u>Minimum Required Annual Premium</u>
Base Policy(LL-01 2104 FL)	\$140,037	\$5,999.97	\$5,999.97
30 Year Term Rider (LLR-01 1408 FL)	\$260,000	\$338.00	\$338.00
Total Minimum Required Annual Premium		\$6,337.97	\$6,337.97

Other Riders or Coverages included at no cost to you

Accelerated Death Benefit Plus Rider

Premium Deposit Fund Rider

The initial 7-pay premium for the policy as illustrated is \$24,814.29 per year. The policy, as illustrated, is not a MODIFIED ENDOWMENT CONTRACT (MEC).

Underwriting Requirements

If you apply for coverage between the ages of 20 and 55 and a total underwritten amount between \$100,000 and \$1,000,000, you may qualify for an accelerated underwriting process. If so, DO NOT schedule a paramedical exam until instructed by the Home Office.

Primary Insured Underwriting Requirements (\$400,037):

- ° Paramedical examination

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Patriot 2022: Level Premium Whole Life Insurance Policy

Additional Information

Bill Levinson	Initial Annual Premium:	\$6,337.97
Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
Div Opt: PUA		
Riders: 30YT ADBR+ PDF		

° Blood profile required including a urine specimen. Recommend an 8 hour fast before blood draw. Get special state authorization signed if state requires it.

Additional Information

The above underwriting requirements are based solely on age and death benefit of the proposed insured. They do not take into account other factors which may affect underwriting, such as adverse medical history and/or total life insurance applied for and/or inforce with this and all other companies. Under these circumstances please contact The Lafayette Life Insurance Company Underwriting Department to determine if any additional requirements are necessary.

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Patriot 2022: Level Premium Whole Life Insurance Policy Supplemental Illustration - Loans and Withdrawals Report

Bill Levinson
Male Age 35 Preferred No Tobacco
Div Opt: PUA
Riders: 30YT ADBR+ PDF

Initial Annual Premium: \$6,337.97
Initial Face Amount: \$140,037

Non-Guaranteed Assumptions

Age	Year	Loan Amt			Net		Taxable			
		Contract Premium	Partial Surrender	Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance	Premium Outlay	Net Cash Value	Net Death Benefit	Gain On Surrender
36	1	6,338	0	0	0	0	6,338	1,651	401,664	0
37	2	6,338	0	0	0	0	6,338	5,702	405,920	0
38	3	6,338	0	0	0	0	6,338	10,129	410,834	0
39	4	6,338	0	0	0	0	6,338	14,964	416,424	0
40	5	6,338	0	0	0	0	6,338	20,348	422,825	0
41	6	6,338	0	0	0	0	6,338	26,323	430,203	0
42	7	6,338	0	0	0	0	6,338	32,778	438,437	0
43	8	6,338	0	0	0	0	6,338	39,518	447,152	0
44	9	6,338	0	0	0	0	6,338	46,581	456,123	0
45	10	6,338	0	0	0	0	6,338	53,970	465,365	0
46	11	6,338	0	0	0	0	6,338	61,812	474,865	0
47	12	6,338	0	0	0	0	6,338	70,011	484,633	0
48	13	6,338	0	0	0	0	6,338	78,586	494,670	0
49	14	6,338	0	0	0	0	6,338	87,549	504,987	0
50	15	6,338	0	0	0	0	6,338	96,926	515,594	1,857
51	16	6,338	0	0	0	0	6,338	106,725	526,503	5,317
52	17	6,338	0	0	0	0	6,338	116,963	537,724	9,218
53	18	6,338	0	0	0	0	6,338	127,662	549,278	13,578
54	19	6,338	0	0	0	0	6,338	138,831	561,175	18,410
55	20	6,338	0	0	0	0	6,338	150,489	573,413	23,730
56	21	6,338	0	0	0	0	6,338	162,468	585,990	29,370
57	22	6,338	0	151,700	8,647	160,347	-145,362	14,625	438,562	35,537
58	23	6,000	0	-18,000	8,114	150,461	24,000	37,574	201,721	42,600
59	24	6,000	0	-18,000	7,550	140,011	24,000	61,671	225,817	50,247
60	25	6,000	0	-18,000	6,955	128,966	24,000	86,971	250,900	58,501
61	26	6,000	0	-18,000	6,325	117,291	24,000	113,525	277,017	67,380
62	27	6,000	0	-18,000	5,660	104,950	24,000	141,383	304,220	76,898
63	28	6,000	0	-18,000	4,956	91,906	24,000	170,604	332,562	87,076
64	29	6,000	0	-18,000	4,213	78,119	24,000	201,249	362,100	97,933
65	30	6,000	0	-18,000	3,427	63,546	24,000	233,388	392,893	109,499
66	31	6,000	0	0	3,622	67,168	6,000	248,070	405,972	121,803
67	32	6,000	0	0	3,829	70,996	6,000	263,311	419,340	134,873
68	33	6,000	0	0	4,047	75,043	6,000	279,141	433,008	148,750
69	34	6,000	0	0	4,277	79,321	6,000	295,566	446,978	163,452

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Patriot 2022: Level Premium Whole Life Insurance Policy Supplemental Illustration - Loans and Withdrawals Report

Bill Levinson
Male Age 35 Preferred No Tobacco
Div Opt: PUA
Riders: 30YT ADBR+ PDF

Initial Annual Premium: \$6,337.97
Initial Face Amount: \$140,037

Non-Guaranteed Assumptions

Age	Year	Loan Amt			Net		Net Cash Value	Net Death Benefit	Taxable Gain On Surrender	
		Contract Premium	Partial Surrender	Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance				Premium Outlay
70	35	6,000	0	0	4,521	83,842	6,000	312,603	461,253	179,010
71	36	6,000	0	0	4,779	88,621	6,000	330,263	475,844	195,449
72	37	6,000	0	0	5,051	93,672	6,000	348,550	490,761	212,788
73	38	6,000	0	0	5,339	99,012	6,000	367,462	506,009	231,039
74	39	6,000	0	0	5,644	104,655	6,000	387,011	521,598	250,231
75	40	6,000	0	0	5,965	110,621	6,000	407,208	537,535	270,394
76	41	0	0	0	6,305	116,926	0	422,732	550,674	292,223
77	42	0	0	0	6,665	123,591	0	438,663	563,259	314,819
78	43	0	0	0	7,045	130,636	0	455,006	576,083	338,207
79	44	0	0	0	7,446	138,082	0	471,763	589,143	362,410
80	45	0	0	0	7,871	145,952	0	488,904	602,439	387,422
81	46	0	0	0	8,319	154,272	0	506,418	615,974	413,255
82	47	0	0	0	8,793	163,065	0	524,272	629,735	439,903
83	48	0	0	0	9,295	172,360	0	542,448	643,730	467,374
84	49	0	0	0	9,825	182,184	0	560,907	657,963	495,656
85	50	0	0	0	10,385	192,569	0	579,608	672,446	524,742
86	51	0	0	0	10,976	203,545	0	598,497	687,180	554,608
87	52	0	0	0	11,602	215,147	0	617,466	702,128	585,179
88	53	0	0	0	12,263	227,411	0	636,435	717,293	616,411
89	54	0	0	0	12,962	240,373	0	655,374	732,686	648,313
90	55	0	0	0	13,701	254,075	0	674,235	748,314	680,875
91	56	0	0	0	14,482	268,557	0	693,003	764,179	714,125
92	57	0	0	0	15,308	283,865	0	711,737	780,297	748,166
93	58	0	0	0	16,180	300,045	0	730,437	796,661	783,047
94	59	0	0	0	17,103	317,147	0	749,217	813,261	818,929
95	60	0	0	0	18,077	335,225	0	768,191	830,052	855,981
96	61	0	0	0	19,108	354,333	0	787,334	846,954	894,232
97	62	0	0	0	20,197	374,530	0	806,422	863,871	933,516
98	63	0	0	0	21,348	395,878	0	825,394	880,767	973,837
99	64	0	0	0	22,565	418,443	0	844,172	897,620	1,015,180
100	65	0	0	0	23,851	442,294	0	862,648	914,394	1,057,507
101	66	0	0	0	25,211	467,505	0	880,759	931,029	1,100,829
102	67	0	0	0	26,648	494,153	0	898,482	947,429	1,145,200
103	68	0	0	0	28,167	522,319	0	915,770	963,551	1,190,655
104	69	0	0	0	29,772	552,091	0	932,619	979,351	1,237,275

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Patriot 2022: Level Premium Whole Life Insurance Policy

Supplemental Illustration - Loans and Withdrawals Report

Bill Levinson
 Male Age 35 Preferred No Tobacco
 Div Opt: PUA
 Riders: 30YT ADBR+ PDF

Initial Annual Premium: \$6,337.97
 Initial Face Amount: \$140,037

Non-Guaranteed Assumptions

Age	Year	Contract		Loan Amt		Net		Net Cash Value	Net Death Benefit	Taxable Gain On Surrender
		Premium	Partial Surrender	Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance	Premium Outlay			
105	70	0	0	0	31,469	583,561	0	949,068	994,778	1,285,193
106	71	0	0	0	33,263	616,824	0	965,261	1,009,778	1,334,650
107	72	0	0	0	35,159	651,983	0	981,191	1,024,283	1,385,738
108	73	0	0	0	37,163	689,146	0	996,583	1,038,220	1,438,294
109	74	0	0	0	39,281	728,427	0	1,011,646	1,051,820	1,492,638
110	75	0	0	0	41,520	769,947	0	1,026,413	1,065,125	1,548,926
111	76	0	0	0	43,887	813,834	0	1,040,907	1,078,146	1,607,306
112	77	0	0	0	46,389	860,223	0	1,055,154	1,090,915	1,667,942
113	78	0	0	0	49,033	909,256	0	1,069,133	1,103,434	1,730,954
114	79	0	0	0	51,828	961,083	0	1,082,865	1,115,690	1,796,514
115	80	0	0	0	54,782	1,015,865	0	1,096,176	1,127,531	1,864,606
116	81	0	0	0	57,904	1,073,769	0	1,108,949	1,138,842	1,935,284
117	82	0	0	0	61,205	1,134,974	0	1,121,038	1,149,438	2,008,577
118	83	0	0	0	64,694	1,199,667	0	1,132,210	1,159,154	2,084,443
119	84	0	0	0	68,381	1,268,048	0	1,142,324	1,167,785	2,162,937
120	85	0	0	0	72,279	1,340,327	0	1,151,128	1,175,105	2,244,021
121	86	0	0	0	76,399	1,416,726	0	1,169,426	1,169,426	2,338,717

This supplemental report demonstrates optional functionality and must be accompanied by a basic Illustration for required disclosures, guaranteed elements, and other important information. Elements that are fully guaranteed are explicitly labeled "guaranteed" and all other elements are subject to change by The Lafayette Life Insurance Company. Actual results may be more or less favorable.

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Patriot 2022: Level Premium Whole Life Insurance Policy

Supplemental Illustration - Accelerated Death Benefit Plus Report

Bill Levinson	Initial Annual Premium:	\$6,337.97
Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
Div Opt: PUA		
Riders: 30YT ADBR+ PDF		

Age	End of Year	Non-Guaranteed Policy Values		Chronic Illness Policy Values			Specified Medical Condition Policy Values		Terminal Illness Policy Values	
		Cash Value	Death Benefit	Periodic Payment Advance ¹²	Max Lump Sum Advance	Remaining Death Benefit	Max Lump Sum Advance	Remaining Death Benefit	Max Lump Sum Advance	Remaining Death Benefit
36	1	24	140,037	70,019	56,029	84,008	14,025	126,012	84,032	56,005
37	2	3,776	143,994	71,997	59,863	84,131	17,798	126,196	87,907	56,087
38	3	7,888	148,593	74,297	64,170	84,423	21,958	126,635	92,311	56,282
39	4	12,388	153,848	76,924	68,972	84,876	26,534	127,315	97,264	56,584
40	5	17,304	159,780	79,890	74,295	85,486	31,552	128,229	102,790	56,990
41	6	22,786	166,665	83,333	80,338	86,328	37,174	129,491	109,114	57,552
42	7	28,863	174,523	87,261	87,127	87,396	43,429	131,094	116,259	58,264
43	8	35,429	183,063	91,532	94,483	88,581	50,192	132,871	124,010	59,054
44	9	42,284	191,826	95,913	102,101	89,725	57,238	134,588	132,009	59,817
45	10	49,477	200,872	100,436	110,035	90,837	64,616	136,255	140,314	60,558
46	11	57,110	210,163	105,082	118,331	91,832	72,415	137,748	148,942	61,221
47	12	65,093	219,715	109,857	126,942	92,773	80,556	139,159	157,866	61,849
48	13	73,444	229,528	114,764	135,878	93,651	89,052	140,476	167,095	62,434
49	14	82,171	239,608	119,804	145,146	94,462	97,915	141,693	176,633	62,975
50	15	91,297	249,965	124,983	154,765	95,201	107,164	142,801	186,498	63,467
51	16	100,835	260,613	130,307	164,747	95,867	116,813	143,800	196,702	63,911
52	17	110,798	271,558	135,779	175,102	96,456	126,874	144,684	207,254	64,304
53	18	121,199	282,815	141,408	185,846	96,969	137,361	145,454	218,169	64,646
54	19	132,065	294,409	147,205	197,003	97,406	148,300	146,109	229,472	64,938
55	20	143,414	306,337	153,169	208,583	97,754	159,706	146,631	241,168	65,169
56	21	155,075	318,597	159,299	220,484	98,113	171,427	147,170	253,188	65,409
57	22	6,903	170,840	85,420	72,478	98,362	23,297	147,543	105,265	65,575
58	23	29,505	193,652	96,826	95,164	98,488	45,920	147,732	127,993	65,659
59	24	53,232	217,378	108,689	118,891	98,488	69,647	147,731	151,720	65,658
60	25	78,144	242,074	121,037	143,716	98,358	94,537	147,537	176,502	65,572
61	26	104,292	267,784	133,892	169,689	98,095	120,642	147,143	202,388	65,397
62	27	131,723	294,560	147,280	196,858	97,702	148,007	146,553	229,425	65,135
63	28	160,498	322,456	161,228	225,281	97,175	176,694	145,762	257,673	64,783
64	29	190,674	351,526	175,763	255,015	96,511	206,759	144,766	287,185	64,341
65	30	222,325	381,830	190,915	286,127	95,703	238,276	143,554	318,028	63,802
66	31	236,499	394,401	197,200	299,660	94,741	252,289	142,112	331,240	63,161
67	32	251,211	407,240	203,620	313,623	93,617	266,814	140,426	344,828	62,412
68	33	266,484	420,350	210,175	328,030	92,320	281,870	138,480	358,804	61,547

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Patriot 2022: Level Premium Whole Life Insurance Policy

Supplemental Illustration - Accelerated Death Benefit Plus Report

Bill Levinson
 Male Age 35 Preferred No Tobacco
 Div Opt: PUA
 Riders: 30YT ADBR+ PDF

Initial Annual Premium: \$6,337.97
 Initial Face Amount: \$140,037

Age	End of Year	Non-Guaranteed Policy Values		Chronic Illness Policy Values			Specified Medical Condition Policy Values		Terminal Illness Policy Values	
		Cash Value	Death Benefit	Periodic Payment Advance ¹²	Max Lump Sum Advance	Remaining Death Benefit	Max Lump Sum Advance	Remaining Death Benefit	Max Lump Sum Advance	Remaining Death Benefit
69	34	282,330	433,742	216,871	342,895	90,847	297,472	136,271	373,177	60,565
70	35	298,765	447,414	223,707	358,225	89,190	313,630	133,784	387,955	59,460
71	36	315,789	461,370	230,685	374,021	87,349	330,347	131,023	403,137	58,232
72	37	333,413	475,623	237,812	390,297	85,326	347,634	127,990	418,739	56,884
73	38	351,633	490,179	245,090	407,051	83,128	365,487	124,692	434,761	55,419
74	39	370,458	505,045	252,522	424,292	80,752	383,916	121,128	451,210	53,835
75	40	389,901	520,228	260,114	442,032	78,196	402,933	117,294	468,097	52,131
76	41	407,795	535,736	267,868	458,971	76,765	420,589	115,147	484,560	51,177
77	42	423,055	547,651	273,825	472,893	74,758	435,515	112,136	497,812	49,838
78	43	438,695	559,772	279,886	487,126	72,646	450,803	108,969	511,341	48,431
79	44	454,726	572,106	286,053	501,678	70,428	466,464	105,642	525,154	46,952
80	45	471,111	584,646	292,323	516,525	68,121	482,465	102,182	539,232	45,414
81	46	487,838	597,394	298,697	531,661	65,733	498,794	98,600	553,572	43,822
82	47	504,887	610,350	305,175	547,072	63,278	515,433	94,917	568,165	42,185
83	48	522,220	623,501	311,751	562,733	60,769	532,348	91,153	582,989	40,513
84	49	539,799	636,855	318,427	578,621	58,234	549,504	87,351	598,032	38,822
85	50	557,578	650,416	325,208	594,713	55,703	566,862	83,554	613,281	37,135
86	51	575,512	664,196	332,098	610,986	53,210	584,381	79,815	628,722	35,473
87	52	593,532	678,194	339,097	627,397	50,797	601,999	76,196	644,330	33,865
88	53	611,512	692,370	346,185	643,856	48,515	619,598	72,772	660,027	32,343
89	54	629,420	706,732	353,366	660,345	46,387	637,151	69,581	675,807	30,925
90	55	647,213	721,292	360,646	676,845	44,447	654,621	66,671	691,660	29,632
91	56	664,876	736,053	368,026	693,347	42,706	671,994	64,059	707,582	28,471
92	57	682,456	751,016	375,508	709,880	41,137	689,312	61,705	723,592	27,424
93	58	699,970	766,195	383,097	726,460	39,734	706,593	59,602	739,705	26,490
94	59	717,532	781,577	390,788	743,150	38,427	723,936	57,640	755,959	25,618
95	60	735,284	797,145	398,573	760,028	37,117	741,470	55,675	772,401	24,745
96	61	753,226	812,846	406,423	777,074	35,772	759,188	53,658	788,998	23,848
97	62	771,144	828,593	414,296	794,123	34,469	776,889	51,704	805,613	22,980
98	63	788,918	844,291	422,146	811,067	33,224	794,455	49,836	822,142	22,149
99	64	806,459	859,907	429,953	827,838	32,069	811,804	48,103	838,528	21,379
100	65	823,668	875,414	437,707	844,366	31,048	828,842	46,572	854,716	20,699
101	66	840,507	890,777	445,388	860,615	30,162	845,534	45,243	870,669	20,108

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Patriot 2022: Level Premium Whole Life Insurance Policy

Supplemental Illustration - Accelerated Death Benefit Plus Report

Bill Levinson
 Male Age 35 Preferred No Tobacco
 Div Opt: PUA
 Riders: 30YT ADBR+ PDF

Initial Annual Premium: \$6,337.97
 Initial Face Amount: \$140,037

Age	End of Year	Non-Guaranteed Policy Values		Chronic Illness Policy Values			Specified Medical Condition Policy Values		Terminal Illness Policy Values	
		Cash Value	Death Benefit	Periodic Payment Advance ¹²	Max Lump Sum Advance	Remaining Death Benefit	Max Lump Sum Advance	Remaining Death Benefit	Max Lump Sum Advance	Remaining Death Benefit
102	67	856,981	905,928	452,964	876,560	29,368	861,876	44,052	886,349	19,579
103	68	872,985	920,766	460,383	892,097	28,668	877,763	43,002	901,653	19,112
104	69	888,512	935,244	467,622	907,204	28,039	893,185	42,059	916,551	18,693
105	70	903,602	949,312	474,656	921,886	27,426	908,173	41,139	931,028	18,284
106	71	918,395	962,912	481,456	936,202	26,710	922,847	40,065	945,106	17,807
107	72	932,886	975,978	487,989	950,122	25,855	937,195	38,783	958,741	17,237
108	73	946,796	988,433	494,217	963,451	24,983	950,959	37,474	971,778	16,655
109	74	960,033	1,000,206	500,103	976,102	24,104	964,050	36,156	984,137	16,069
110	75	972,816	1,011,527	505,764	988,300	23,227	976,687	34,840	996,043	15,485
111	76	985,189	1,022,428	511,214	1,000,084	22,344	988,913	33,515	1,007,532	14,896
112	77	997,149	1,032,911	516,455	1,011,454	21,457	1,000,726	32,185	1,018,606	14,305
113	78	1,008,698	1,043,000	521,500	1,022,419	20,581	1,012,129	30,871	1,029,279	13,720
114	79	1,019,863	1,052,687	526,344	1,032,993	19,695	1,023,145	29,542	1,039,557	13,130
115	80	1,030,598	1,061,952	530,976	1,043,140	18,813	1,033,733	28,219	1,049,410	12,542
116	81	1,040,738	1,070,631	535,315	1,052,695	17,936	1,043,727	26,904	1,058,674	11,957
117	82	1,050,202	1,078,602	539,301	1,061,562	17,040	1,053,042	25,560	1,067,242	11,360
118	83	1,058,721	1,085,665	542,833	1,069,499	16,166	1,061,416	24,250	1,074,888	10,778
119	84	1,066,189	1,091,650	545,825	1,076,373	15,277	1,068,735	22,915	1,081,465	10,184
120	85	1,072,360	1,096,337	548,168	1,081,951	14,386	1,074,757	21,579	1,086,746	9,591
121	86	1,099,489	1,099,489	549,745	1,099,489	0	1,099,489	0	1,099,489	0

¹ The Periodic Payments Advance must be taken over a period of at least three years but no more than ten years. The periodic payment in a given year equals the Max Advance divided by the number of payments in the period elected. The periodic payments are also limited by the Maximum Annualized Periodic Benefit in a calendar year, which may force payments to be taken over a time period longer than 4 years.

² The Death Benefit will be reduced for Periodic Payment Advances. Please see the rider or contact the Company for Remaining Death Benefit details.

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Patriot 2022: Level Premium Whole Life Insurance Policy

Supplemental Illustration - Accelerated Death Benefit Plus Report

Bill Levinson	Initial Annual Premium:	\$6,337.97
Male Age 35 Preferred No Tobacco	Initial Face Amount:	\$140,037
Div Opt: PUA		
Riders: 30YT ADBR+ PDF		

The "Max Lump Sum Advance" and "Remaining Death Benefit" values are calculated independent of any other disbursements from the Accelerated Death Benefit Rider and therefore the values could be less based on any prior disbursements. If there is an advance while there is an outstanding policy loan, we will apply the advance proceeds first to repayment of loan. "Max Lump Sum Advance" amounts for each benefit trigger are computed assuming an advance is paid at the end of the given policy year. For an advance paid prior to the end of any policy year, the then current values will be used to compute maximum advance amounts and an interest adjustment will be applied. For more details please refer to the rider. Receipt of accelerated benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance. Life insurance proceeds paid in the form of an accelerated death benefit when the insured has become chronically or terminally ill, and is otherwise eligible for benefits, are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)). There may be tax consequences in some situations in accepting benefit payment amount. Consult your tax advisor before taking an advance. An accelerated death benefit is not to be sold as or to replace long-term care insurance, nursing home insurance, or home care insurance. An accelerated death benefit and long-term care insurance provide very different kind of benefits.

This supplemental report demonstrates optional functionality and must be accompanied by a basic Illustration for required disclosures, guaranteed elements, and other important information. Elements that are fully guaranteed are explicitly labeled "guaranteed" and all other elements are subject to change by The Lafayette Life Insurance Company. Actual results may be more or less favorable.

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