

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 www.LafayetteLife.com.



Lafayette Life Insurance Company

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341
www.LLIC.com

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, or any other federal entity, have no bank guarantee, and may lose value.

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.

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.

Heritage 2022 Whole Life Insurance Policy series ICC21 LL-08 2104, 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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Heritage 2022

WHOLE LIFE INSURANCE



Lafayette Life Insurance Company

A member of Western & Southern Financial Group





YOUR FAMILY'S NEEDS COME FIRST

A measure of confidence comes with knowing you've taken action to help safeguard your family's financial future. You think about your family's needs often, and you recognize that **now is the time to develop a strategy to help protect the ones you love.** Your partners at Lafayette Life Insurance Company understand your feelings, and they're prepared to guide you with expertise that spans more than a century.

YOU WANT A STRONG SOLUTION

Let's take a look at why **Lafayette Life's Heritage** can be such a compelling choice for you and your family. First, you can depend on your Heritage whole life policy to provide a generally income tax-free death benefit to the beneficiary you select.

Second, you can enjoy guaranteed fixed premiums and lifetime coverage.¹ That means the premium you pay today will be the same premium you'll pay in later years, and your coverage cannot be terminated as long as premiums are paid and policy loans do not exceed the policy's total cash value.

Third, your Heritage policy is designed to build cash value each year on a tax-deferred basis, with a focus on early cash value.

YOU HAVE OPTIONS

Your Heritage whole life policy is geared primarily toward delivering a generally income tax-free death benefit, but it still gives you flexibility. **You can tailor your whole life policy to help you meet a range of goals.**

Here are some examples. Your whole life policy can provide you with access to living benefits² should you be faced with a Specified Medical Condition, Terminal Illness or a Chronic Illness.³ You also can take policy loans or withdrawals from the cash value⁴ of your whole life policy to fund special purchases or get an emergency situation under control. You can also use whole life insurance to add variety to your sources of retirement income.

YOU CAN MAKE THIS HAPPEN

Your Lafayette Life agent wants to help you **drive your dreams.** Your needs are at the forefront, and Lafayette Life will make sure you see the big picture and understand the fine points. You can count on your Lafayette Life agent to consider your needs carefully and to explain thoroughly how a Heritage whole life policy works so that you can decide whether it will work for you. You can make this happen. Lafayette Life is here to help.

Talk to your Lafayette Life agent today.

- ¹ Subject to the terms of the policy, including payment of the required premiums, suicide exclusion, contestable provision and loan provision.
- ² Rider provisions, availability, definitions, and benefits may vary by state.
- ³ 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.
- ⁴ 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.