

THE LAFAYETTE LIFE INSURANCE COMPANY

Underwriting Guidelines



OCTOBER 2021



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

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Lafayette Life Product Overview

Whole Life Insurance Series

Product	Description	Issue Ages (age last)	Minimum Issue	Supplemental Coverages
DIVIDEND PAYING (EXCEPT HERITAGE)¹				
Heritage 2022 (ICC21 LL-08 2104)	Whole Life payable to age 100 or 20 years, whichever is longer. <i>Lowest premium for the desired death benefit. No dividends on base policy. Dividend-paying riders can be added.</i>	0-85 Standard 18-80 Preferred	\$5,000 Non-Qualified \$1,000 Qualified \$100,000 Preferred	<ul style="list-style-type: none"> Accelerated Death Benefit Rider² Accelerated Death Benefit PLUS Rider³ Fixed Premium Paid-Up Additions Rider (FPUA 2022)
Contender 2022 (ICC21 LL-01 2104)	Whole Life payable to age 95 or 20 years, whichever is longer. <i>Provides balance between death-benefit protection and cash-value accumulation.</i>	0-85 Standard 18-80 Preferred	\$5,000 Non-Qualified \$1,000 Qualified \$100,000 Preferred	<ul style="list-style-type: none"> Level Premium Paid-Up Additions Rider (LPUA 2022) Single Premium Paid-Up Additions Rider (SPUA 2022) Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term) Children's Insurance Rider 2022 Waiver of Premium Disability Benefit Premium Deposit Fund Rider (PDF)⁴ Premium Deposit Fund Max Rider (PDF Max)⁵ Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider (OPAI)⁶
Patriot 2022 (ICC21 LL-01 2104)	Whole Life payable to age 75 or 30 years, whichever is longer. <i>Shorter premium payment duration results in early cash-value growth and accumulation.</i>	0-85 Standard 18-80 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Level Premium Paid-Up Additions Rider (LPUA 2022) Single Premium Paid-Up Additions Rider (SPUA 2022) Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term) Children's Insurance Rider 2022 Waiver of Premium Disability Benefit Premium Deposit Fund Rider (PDF)⁴ Premium Deposit Fund Max Rider (PDF Max)⁵ Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider (OPAI)⁶
Sentinel 2022 (ICC21 LL-01 2104)	Whole Life payable to age 65 or 20 years, whichever is longer. <i>Premium just below MEC level and is designed for cash value development. Provides early cash-value accumulation.</i>	0-85 Standard 18-80 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Level Premium Paid-Up Additions Rider (LPUA 2022) Single Premium Paid-Up Additions Rider (SPUA 2022) Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term) Children's Insurance Rider 2022 Waiver of Premium Disability Benefit Premium Deposit Fund Rider (PDF)⁴ Premium Deposit Fund Max Rider (PDF Max)⁵ Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider (OPAI)⁶
10 Pay Life 2022 (ICC21 LL-01 2104)	Whole Life payable for 10 years. <i>Designed to be paid up after 10 level annual premium payments.</i>	0-85 Standard 18-80 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Level Premium Paid-Up Additions Rider (LPUA 2022) Single Premium Paid-Up Additions Rider (SPUA 2022) Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term) Children's Insurance Rider 2022 Waiver of Premium Disability Benefit Premium Deposit Fund Rider (PDF)⁴ Premium Deposit Fund Max Rider (PDF Max)⁵ Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider (OPAI)⁶
Liberty 2022 (ICC21 LL-02 2104)	Single Premium Whole Life Insurance. Pay one premium and pay no more. <i>Perfect for wealth transfer where guaranteed death benefit and cash values are desired.</i>	0-85 Standard 18-80 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Level Premium Paid-Up Additions Rider (LPUA 2022) Single Premium Paid-Up Additions Rider (SPUA 2022) Term Life Rider 2022 (7-, 10-, 15-, 20-, 30-year term) Children's Insurance Rider 2022 Waiver of Premium Disability Benefit Premium Deposit Fund Rider (PDF)⁴ Premium Deposit Fund Max Rider (PDF Max)⁵ Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider (OPAI)⁶
NO DIVIDENDS				
Protector 2022 Simplified Issue (ICC21 LL-03 2104) (ICC21 LL-04 2104)	Simplified Issue Whole Life targets older ages and smaller face amounts. Premium Plans: Level Pay for Life and Single Premium.	40-85	\$3,000	<ul style="list-style-type: none"> Accelerated Death Benefit Rider²
Protector 2022 Graded Death Benefit (ICC21 LL-05 2104)	Death benefit is return of premium at 10% interest for the first three years. <i>Available only when insured fails to qualify for Simplified Issue. State-specific limitations.</i>	40-85	\$3,000	None

Product and rider provisions, availability, definitions and benefits may vary by state. Check your illustration for state variations.

Term Life Insurance

Product	Description	Issue Ages (age last)	Minimum Issue	Supplemental Coverages
Continental Term Series (ICC19 LL-09 1901)	10-, 20- and 30-year plans. Rates guaranteed to age 95. After level term period, annually increasing rates apply. Conversion available during level term period up to age 65. Conversion credit equal to previous 12 months' premium.	10-year: 18-75 20-year: 18-65 30-year: 18-50	\$100,000	<ul style="list-style-type: none"> • Waiver of Premium • Children's Insurance Rider 2022 • Accelerated Benefit Rider
One-Year Term 2022 (ICC19 LL-10 1901)	One-year plan has annually increasing premiums to age 100. The policy can be renewed without evidence of insurability to age 100.	15-75	\$25,000	<ul style="list-style-type: none"> • Accelerated Benefit Rider

Annuities

Product	Description	Issue Ages (age last)	Premiums
Marquis® Centennial Fixed Indexed Annuity (ICC17 LL-06-FPIA 1701)*	Flexible Premium Deferred Indexed Annuity. Flexibility to allocate premium to nine index crediting choices, including options where interest is determined in part by a proprietary index, or a fixed interest option. The guaranteed minimum surrender value equals 87.5% of a contract's net premiums minus any withdrawals, plus interest credited at 1 to 3%. Seven- and 10-year withdrawal charge periods are available as well as 10% free withdrawals and nursing home and terminal illness waivers after the first policy year. <small>*LL-11-FPIA-1 and FPDA 06-I available only to existing qualified plan participants.</small>	18-85 (Owner) 0-85 (Annuitant)	Minimum = \$1,000 per year (or \$84 per month) Maximum initial premium (without prior consent of the company) = \$750,000 age 0-69 \$500,000 age 70-85
Marquis® SP Single Premium Fixed Indexed Annuity (ICC14 ENT-03 1406)	Single Premium Deferred Indexed Annuity. Flexibility to allocate premium to eight index crediting choices, including options where interest is determined in part by a proprietary index, or a fixed interest option. Seven- and 10-year withdrawal charge periods are available. Guaranteed Lifetime Withdrawal Benefit (GLWB) is an optional benefit available at issue (issue ages 45-80 only) for an additional charge.	18-85	Minimum = \$15,000 Maximum premium (without prior consent of the company) = \$1,000,000 age 18-75 \$750,000 age 76-85
Horizon Single Premium Immediate Annuity (SPIA-94)	Provides guaranteed income for life or a specified period of time. The variety of payout options includes the ability to use the income to pay life insurance premiums. Payout options may be restricted at some ages.	0-95	Minimum = \$10,000
Group Marquis® Centennial Indexed Annuity (LL-12-DAG-1) (DAGA 07-I)*	Group Flexible Premium Deferred Indexed Annuity for funding retirement plans under 401(a) of the Internal Revenue Code. Benefit responsive, which means that withdrawal charges are waived if assets are withdrawn to pay plan benefits due to the death, disability, termination of employment or retirement of a participant. Flexibility to allocate premium to multiple allocation options, including a fixed option and nine indexed options. All index options are not available in all states. Only S&P 500 Index options are available in PA. Only one-year index crediting options are available in NJ. <small>*(DAGA 07-I only available in states that have not approved the LL-12-DAG-1.)</small>	Per Plan Requirements	Minimum = \$1,000 initial and \$100 subsequent.
Group Marquis® Flex (DAGA 98-I)*	Group Flexible Premium Indexed Annuity for funding retirement plans under section 401(a) of the Internal Revenue Code. The Group Marquis Flex is benefit responsive, which means that withdrawal charges are waived if assets are withdrawn to pay plan benefits due to the death, disability, termination of employment or retirement of a participant. <small>*Only available in states that have not approved Group Marquis Centennial Indexed Annuity.</small>	Per Plan Requirements	Minimum = \$1,200 per year

1 Dividends are not guaranteed. Dividends not available on Heritage base policy.

2 Automatically added to policies that are not eligible for the Accelerated Death Benefit PLUS rider.

3 Automatically added at issue subject to age, rate class and Chronic Illness underwriting approval.

4 Automatically added to policies when PDF Max not elected. Both riders cannot be issued with the policy. Can be added after issue if PDF Max exhausts.

5 Available at issue only.

6 Subject to underwriting approval.

Not all products are offered in all states. Check the Lafayette Life website (www.llic.com) for state-specific limitations.

Age	Amount Applied For		Permanent Product Portfolio – Underwriting Requirements											
	From	To	Table Based on Total Amount Applied, including Base, PUAs, and Riders											
0-15	\$0.00	\$999,999.99	Non-Med											
	>\$1,000,000.00		Contact Underwriting											
16-17	\$0.00	\$100,000.00	Non-Med											
	\$100,000.01	\$999,999.99	Paramed	Blood	Urine									
	\$1,000,000.00	\$5,000,000.00	Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277					
	>\$5,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG	Inspection			
18-40	\$0.00	\$100,000.00 (Std)	Non-Med											
	\$100,000.00 (Pref)		Paramed	Blood	Urine									
	\$100,000.01	\$500,000.00	Paramed	Blood	Urine									
	\$500,000.01	\$999,999.99	Paramed	Blood	Urine	MVR								
	\$1,000,000.00	\$5,000,000.00	Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277					
	>\$5,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG	Inspection			
41-50	\$0.00	\$100,000.00 (Std)	Non-Med											
	\$100,000.00 (Pref)		Paramed	Blood	Urine									
	\$100,000.01	\$500,000.00	Paramed	Blood	Urine									
	\$500,000.01	\$999,999.99	Paramed	Blood	Urine	MVR								
	\$1,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277					
	\$1,000,000.01	\$5,000,000.00	Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG				
	>\$5,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG	Inspection			
51-60	\$0.00	\$100,000.00 (Std)	Paramed	Urine										
	\$100,000.00 (Pref)		Paramed	Blood	Urine									
	\$100,000.01	\$500,000.00	Paramed	Blood	Urine									
	\$500,000.01	\$999,999.99	Paramed	Blood	Urine	MVR								
	\$1,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277					
	\$1,000,000.01	\$5,000,000.00	Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG				
	>\$5,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG	Inspection			
61-65	\$0.00	\$99,999.99	Paramed	Urine										
	\$100,000.00 (Std & Pref)		Paramed	Blood	Urine	EKG								
	\$100,000.01	\$500,000.00	Paramed	Blood	Urine	EKG								
	\$500,000.01	\$999,999.99	Paramed	Blood	Urine	EKG	MVR							
	\$1,000,000.00	\$5,000,000.00	Paramed	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277				
	>\$5,000,000.00		Paramed	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277	Inspection			

Medical Requirements

Permanent Products

Age	Amount Applied For		Permanent Product Portfolio - Underwriting Requirements												
	From	To	Table Based on Total Amount Applied, including Base, PUAs, and Riders												
66-70	\$0.00	\$49,999.99	Paramed	Urine											
	\$50,000.00	\$99,999.99	Paramed	Urine	EKG										
	\$100,000.00 (Std & Pref)		Paramed	Blood	Urine	EKG									
	\$100,000.01	\$500,000.00	Paramed	Blood	Urine	EKG									
	\$500,000.01	\$999,999.99	Paramed	Blood	Urine	EKG	MVR								
	\$1,000,000.00	\$5,000,000.00	Paramed	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277					
	>\$5,000,000.00		Paramed	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277	Inspection				
71-75	\$0.00	\$49,999.99	Paramed	Blood	Urine										
	\$50,000.00	\$99,999.99	Paramed	Blood	Urine	EKG									
	\$100,000.00 (Std & Pref)		Paramed	Blood	Urine	EKG									
	\$100,000.01	\$500,000.00	Paramed	Blood	Urine	EKG									
	\$500,000.01	\$999,999.99	MD Exam	Blood	Urine	EKG	MVR								
	\$1,000,000.00	\$5,000,000.00	MD Exam	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277					
	>\$5,000,000.00		MD Exam	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277	Inspection				
76-79	\$0.00	\$49,999.99	Paramed	Blood	Urine										
	\$50,000.00	\$99,999.99	Paramed	Blood	Urine	EKG									
	\$100,000.00	\$500,000.00	Paramed	Blood	Urine	EKG	Database	Pharmacy							
	\$500,000.01	\$999,999.99	MD Exam	Blood	Urine	EKG	Database	Pharmacy	MVR						
	\$1,000,000.00	\$5,000,000.00	MD Exam	Blood	Urine	EKG	Database	Pharmacy	MVR	Fin -1277					
	>\$5,000,000.00		MD Exam	Blood	Urine	EKG	Database	Pharmacy	MVR	Fin -1277	Inspection				
	80 and Up	\$0.00	\$49,999.99	Paramed	Blood	Urine									
\$50,000.00		\$99,999.99	Paramed	Blood	Urine	EKG									
\$100,000.00		\$500,000.00	Paramed	Blood	Urine	EKG	Database	Pharmacy							
\$500,000.01		\$999,999.99	MD Exam	Blood	Urine	EKG	Database	Pharmacy	MVR						
\$1,000,000.00		\$5,000,000.00	MD Exam	Blood	Urine	EKG	Database	Pharmacy	MVR	Fin -1277					
>\$5,000,000.00		MD Exam	Blood	Urine	EKG	Database	Pharmacy	MVR	Fin -1277	Inspection					

Attending Physician Statement (APS)	
Age	Amount
0-17	UW Discretion
18-59	\$2,000,000.00 and Up
60-69	\$1,000,000.00 and Up
70-79	\$100,000.00 and Up
80-85	*Any Amount
*May not apply to the Protector Product	

Preferred Category	Super Preferred NTU	Preferred NTU	
		Preferred TU	
General	<ul style="list-style-type: none"> Must be clearly standard; no temporary or flat extra ratings 		
Tobacco or Nicotine Use	<ul style="list-style-type: none"> None in last 60 months 	<ul style="list-style-type: none"> None in last 24 months Occasional cigar use may qualify for NTU if 12 or fewer cigars per year and urinalysis negative for cotinine <i>Less than one pack of cigarettes per day or any amount of other tobacco is Preferred TU</i> 	
Personal Medical History	<ul style="list-style-type: none"> No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease No ratable conditions or labs (HbA1c ≤ 5.6) 	<ul style="list-style-type: none"> No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease No ratable conditions or labs (HbA1c ≤ 6.0) 	
Blood Pressure	<ul style="list-style-type: none"> Ages ≤ 50 130/80 or less Ages > 50 135/85 or less Ok to be under treatment 	<ul style="list-style-type: none"> Ages ≤ 50 135/85 or less Ages > 50 140/90 or less Ok to be under treatment <i>Not under treatment if Preferred TU</i> 	
Cholesterol	<ul style="list-style-type: none"> 230 or less chol/HDL ratio 5.0 or less Ok to be under treatment if well controlled 	<ul style="list-style-type: none"> 250 or less chol/HDL ratio 6.0 or less Ok to be under treatment <i>Not under treatment if Preferred TU</i> 	
Build	<ul style="list-style-type: none"> See Non-Term Preferred Build Table 		
Family History	<ul style="list-style-type: none"> No parent/sibling death from heart disease prior to age 60 No features of the family history that suggest a hereditary cancer risk Age 66+ family history is not applicable 	<ul style="list-style-type: none"> One or no parent/sibling death from heart disease prior to age 60 No features of the family history that suggest a hereditary cancer risk Age 66+ family history is not applicable 	
Driving Violations	<ul style="list-style-type: none"> No DUI, reckless driving or suspensions in last five years No more than one moving violation or accident in the last five years 		
Alcohol & Drugs	<ul style="list-style-type: none"> No history of treatment, counseling or adverse illegal alcohol or drug abuse 	<ul style="list-style-type: none"> No treatment, counseling or abuse in last 10 years 	
Hazardous Sports, Occupation, Aviation	<ul style="list-style-type: none"> No participation in hazardous sports Not in hazardous occupation No participation in private aviation unless aviation exclusion rider is applied 	<ul style="list-style-type: none"> No participation in ratable sports Not in ratable occupation No participation in ratable private aviation unless aviation exclusion rider is applied 	
Foreign Residence or Travel	<ul style="list-style-type: none"> U.S. citizens and permanent legal residents only (green card holders) No residence outside U.S. or Canada No foreign travel plans to under-developed or politically unstable countries 		

Preferred Build Table: Non-Term Weight (in lbs.)

Height	Super Preferred NTU			Prof. NTU
	min female	min male	max	Prof. TU
4'8"	82	87	125	140
4'9"	85	90	130	145
4'10"	88	94	135	150
4'11"	91	97	140	155
5'0"	94	100	145	160
5'1"	97	103	150	165
5'2"	101	107	155	170
5'3"	104	110	160	175
5'4"	107	114	165	180
5'5"	111	117	170	185
5'6"	114	121	175	190
5'7"	117	125	180	195
5'8"	121	129	185	200
5'9"	125	132	190	205

Height	Super Preferred NTU			Prof. NTU
	min female	min male	max	Prof. TU
5'10"	128	136	195	210
5'11"	132	140	200	215
6'0"	136	144	205	220
6'1"	139	148	210	225
6'2"	143	152	215	230
6'3"	147	156	220	235
6'4"	151	161	225	240
6'5"	155	165	230	245
6'6"	159	169	235	250
6'7"	163	174	240	255
6'8"	167	178	245	260
6'9"	172	182	250	265
6'10"	176	187	255	270

Age	Amount Applied For		Term Product Portfolio - Underwriting Requirements										
	From	To	Table Based on Total Underwriting Amount Applied										
18-40	\$100,000.00	\$999,999.99	Paramed	Blood	Urine	MVR							
	\$1,000,000.00	\$5,000,000.00	Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277				
	>\$5,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG	Inspection		
41-45	\$100,000.00	\$999,999.99	Paramed	Blood	Urine	MVR							
	\$1,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277				
	\$1,000,000.01	\$5,000,000.00	Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG			
>\$5,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG	Inspection			
46-50	\$100,000.00	\$499,999.99	Paramed	Blood	Urine								
	\$500,000.00	\$999,999.99	Paramed	Blood	Urine	MVR							
	\$1,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277				
	\$1,000,000.01	\$5,000,000.00	Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG			
>\$5,000,000.00		Paramed	Blood	Urine	MVR	Database	Pharmacy	Fin -1277	EKG	Inspection			
51-60	\$100,000.00	\$499,999.99	Paramed	Blood	Urine								
	\$500,000.00		Paramed	Blood	Urine	MVR							
	\$500,000.01	\$999,999.99	Paramed	Blood	Urine	MVR	EKG						
	\$1,000,000.00	\$5,000,000.00	Paramed	Blood	Urine	MVR	EKG	Database	Pharmacy	Fin -1277			
>\$5,000,000.00		Paramed	Blood	Urine	MVR	EKG	Database	Pharmacy	Fin -1277	Inspection			
61-65	\$100,000.00	\$499,999.99	Paramed	Blood	Urine	EKG							
	\$500,000.00	\$999,999.99	Paramed	Blood	Urine	EKG	MVR						
	\$1,000,000.00	\$5,000,000.00	Paramed	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277			
	>\$5,000,000.00		Paramed	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277	Inspection		
66-70	\$100,000.00	\$499,999.99	Paramed	Blood	Urine	EKG							
	\$500,000.00	\$999,999.99	Paramed	Blood	Urine	EKG	MVR						
	\$1,000,000.00	\$5,000,000.00	Paramed	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277			
	>\$5,000,000.00		Paramed	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277	Inspection		
71-75	\$100,000.00	\$499,999.99	Paramed	Blood	Urine	EKG							
	\$500,000.00	\$999,999.99	MD Exam	Blood	Urine	EKG	MVR						
	\$1,000,000.00	\$5,000,000.00	MD Exam	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277			
	>\$5,000,000.00		MD Exam	Blood	Urine	EKG	MVR	Database	Pharmacy	Fin -1277	Inspection		

Attending Physician Statement (APS)	
Age	Amount
18-59	\$2,000,000.00 and Up
60-69	\$1,000,000.00 and Up
70-75	\$100,000.00 and Up

Preferred Category	Super Preferred NTU	Preferred Plus NTU	Preferred NTU
		Preferred Plus TU	
General	<ul style="list-style-type: none"> Must be clearly standard; no temporary or flat extra ratings 		
Tobacco or Nicotine Use	<ul style="list-style-type: none"> None in last 60 months 	<ul style="list-style-type: none"> None in last 24 months Occasional cigar use may qualify for NTU if 12 or fewer cigars per year and urinalysis negative for cotinine <i>Less than one pack of cigarettes per day or any amount of other tobacco is Preferred TU</i> 	<ul style="list-style-type: none"> None in last 12 months
Personal Medical History	<ul style="list-style-type: none"> No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease No ratable conditions or labs (HbA1c ≤ 5.6) 	<ul style="list-style-type: none"> No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease No ratable conditions or labs (HbA1c ≤ 6.0) 	<ul style="list-style-type: none"> No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin cancer), diabetes or respiratory disease No ratable conditions or labs (HbA1c ≤ 6.0)
Blood Pressure	<ul style="list-style-type: none"> Ages ≤ 50 130/80 or less Ages > 50 135/85 or less Not under treatment 	<ul style="list-style-type: none"> Ages ≤ 50 135/85 or less Ages > 50 140/90 or less Ok to be under treatment <i>Not under treatment if Preferred TU</i> 	<ul style="list-style-type: none"> 140/90 or less Ok to be under treatment
Cholesterol	<ul style="list-style-type: none"> 230 or less chol/HDL ratio 5.0 or less Ok to be under treatment if well controlled 	<ul style="list-style-type: none"> 240 or less chol/HDL ratio 6.0 or less Ok to be under treatment <i>Not under treatment if Preferred TU</i> 	<ul style="list-style-type: none"> 260 or less chol/HDL ratio 6.5 or less Ok to be under treatment
Build	<ul style="list-style-type: none"> See Term Preferred Build Table 		
Family History	<ul style="list-style-type: none"> No parent/sibling death from heart disease prior to age 60 No features of the family history that suggest a hereditary cancer risk Age 66+ family history is not applicable 	<ul style="list-style-type: none"> One or no parent/sibling death from heart disease prior to age 60 No features of the family history that suggest a hereditary cancer risk Age 66+ family history is not applicable 	<ul style="list-style-type: none"> One or no parent/sibling death from heart disease prior to age 60 No features of the family history that suggest a hereditary cancer risk Age 66+ family history is not applicable
Driving Violations	<ul style="list-style-type: none"> No DUI, reckless driving or suspensions in last five years 		
	<ul style="list-style-type: none"> No more than one moving violation or accident in the last five years 	<ul style="list-style-type: none"> No more than one moving violation or accident in the last two years 	<ul style="list-style-type: none"> No more than two moving violations or accidents in the last three years
Alcohol & Drugs	<ul style="list-style-type: none"> No history of treatment, counseling, or adverse illegal alcohol or drug abuse 	<ul style="list-style-type: none"> No treatment, counseling, or abuse in last 10 years 	<ul style="list-style-type: none"> No treatment, counseling or abuse in last eight years
Hazardous Sports, Occupation, Aviation	<ul style="list-style-type: none"> No participation in hazardous sports Not in hazardous occupation No participation in private aviation unless aviation exclusion rider is applied 	<ul style="list-style-type: none"> No participation in ratable sports Not in ratable occupation No participation in ratable private aviation unless aviation exclusion rider is applied 	<ul style="list-style-type: none"> No participation in ratable sports Not in ratable occupation No participation in ratable private aviation unless aviation exclusion rider is applied
Foreign Residence or Travel	<ul style="list-style-type: none"> U.S. citizens and permanent legal residents only (green card holders) No residence outside U.S. or Canada No foreign travel plans to under-developed or politically unstable countries 		

Preferred Build Table: Term Weight (in lbs.)

Height	Super Preferred NTU			Prof. Plus NTU	Prof. NTU
	min female	min male	max	Prof. TU	
4'8"	82	87	123	129	139
4'9"	85	90	128	133	143
4'10"	88	94	132	138	148
4'11"	91	97	136	143	153
5'0"	94	100	142	148	160
5'1"	97	103	146	153	164
5'2"	101	107	152	159	170
5'3"	104	110	157	164	175
5'4"	107	114	162	169	181
5'5"	111	117	166	174	186
5'6"	114	121	172	179	193
5'7"	117	125	176	184	198
5'8"	121	129	182	190	204
5'9"	125	132	187	196	210

Height	Super Preferred NTU			Prof. Plus NTU	Prof. NTU
	min female	min male	max	Prof. TU	
5'10"	128	136	191	200	217
5'11"	132	140	197	206	223
6'0"	136	144	202	213	230
6'1"	139	148	209	219	235
6'2"	143	152	215	224	241
6'3"	147	156	221	231	249
6'4"	151	161	227	237	255
6'5"	155	165	232	243	263
6'6"	159	169	239	250	269
6'7"	163	174	245	256	276
6'8"	167	178	251	263	284
6'9"	172	182	257	269	290
6'10"	176	187	264	276	297

Paramed Information

Approved Nationwide Paramed Facilities

Call phone numbers listed for Nationwide Paramed Facilities to obtain listing of Paramed Facility in your area.

American Para Professional Systems (APPS). This includes Portamedic (previously a Hooper Holmes Company, purchased by APPS).
800-635-1677

Exam One
800-768-2071

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800-443-8793 | askllicuw@llic.com

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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. 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.



**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

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

Life insurance and 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.

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 an accelerated benefit payment amount, such as where total payments exceed the per diem limitation under the Internal Revenue Code. Consult your tax advisor before taking an advance. The taking of rider benefits may affect eligibility for certain public assistance programs and government benefits.

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 (such as the Accelerated Death Benefit PLUS Rider) and long-term care insurance provide very different kinds of benefits.

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.

Life Insurance Product Series: Whole Life Insurance Policy ICC21 LL-01 2104 and ICC21 LL-08 2104; Whole Life Insurance Single Premium Policy ICC21 LL-02 2104; Whole Life Insurance Simplified Issue Policy ICC21 LL-03 2104 and ICC21 LL-04 2104; Whole Life Insurance Graded Death Benefit Policy ICC21 LL-05 2104; and Term Life Insurance Policy ICC19 LL-09 1901 and ICC19 LL-10 1901.

Life Rider Series: Accelerated Benefit Rider ABR-92; Accelerated Death Benefit Rider ICC14 LLR-06 1408, ICC16 LLR-07 1601; Accelerated Death Benefit Plus Rider ICC16 LLR-08 1601; Accidental Death Benefit Rider ADB-05; Children's Insurance Rider ICC21 LLR-14 2105; Fixed Premium Paid-Up Additions Rider ICC19 LLR-17 1901 and ICC21 LLR-23 2105; Level Premium Paid-Up Additions Rider ICC19 LLR-15 1901 and ICC21 LLR-21 2105; Single Premium Paid-Up Additions Rider ICC19 LLR-16 1901 and ICC21 LLR-22 2105; Option to Purchase Additional Insurance Rider ICC18 LLR-12 1809; Premium Deposit Fund Agreement ICC19 LLR-18 1901; Premium Deposit Fund Max Agreement ICC19 LLR-19 1901; Term Life Rider ICC14 LLR-01 1408; Waiver of Premium Disability Benefit Rider WP-05; and Waiver of Premium Benefit Rider WP-TLP08.

Annuity Product Series: Flexible Premium Deferred Annuity Contract with Index-linked Interest Options series ICC17 LL-06-FPIA 1701, LL-11-FPIA-1 and FPDA 06-I; Single Premium Deferred Annuity Contract with Indexed Interest Options ICC14 ENT-03 1406 and Guaranteed Lifetime Withdrawal Benefit Rider series ICC14 ER.03 GLWB-1 1406 and ICC14 ER.04 GLWB-S 1406; Single Premium Immediate Annuity Policy SPIA-94; Deposit Administration Group Indexed Annuity Policy LL-12-DAG-1 & DAGA 07-I; and Deposit Administration Group Equity Indexed Annuity Policy DAGA 98-I.

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. Product and feature availability, as well as benefit provisions, vary by state. Check the Lafayette Life website (www.llic.com) for state-specific limitations.

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. Check the Lafayette Life website (www.llic.com) for state-specific limitations. The Lafayette Life Insurance Company does not provide legal or tax advice. Please contact your tax or legal advisor regarding your situation.

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