

Group Marquis[®] Centennial



Indexed Annuity

Flexible Premium • Deferred Fixed Indexed Annuity



Lafayette Life
Insurance Company

Retirement Services

DESIGN

ADMINISTRATION

FUNDING



Opportunity and Protection

A key to a successful pension plan is building a portfolio that provides both opportunity for gain and protection against loss due to market decline. As increasing numbers of people approach retirement, they seek confidence in the progress of their retirement wealth-building efforts without the uncertainty of being invested in the market.

Lafayette Life's Group Marquis Centennial flexible premium deferred fixed indexed annuity may help you and your employees reach your financial goals.

Group Marquis Centennial provides:

- Flexibility in the amount and timing of premiums after the initial premium.
- Protection from loss due to market decline.
- Liquidity for plan benefit payments.
- Guaranteed annuity purchase rates for lifetime income payments.
- Lump-sum payout option in lieu of lifetime income.

Group Marquis Centennial, issued and guaranteed by The Lafayette Life Insurance Company, is a flexible premium deferred fixed indexed annuity issued only to retirement plans. As an unallocated trustee-directed annuity, it is available for funding existing qualified plans

under section 401(a) of the Internal Revenue Code. These plans include money purchase, profit sharing or defined benefit pension plans, including cash balance plans.

With Group Marquis Centennial, you are not invested in the stock market and will never lose principal due to index declines. It provides options with the potential to earn interest based on the positive movement of the S&P 500® Index with no risk to the premium (assuming no withdrawals), as well as offers a fixed option that provides a guaranteed fixed interest rate.



How Group Marquis Centennial Works

Flexible Premiums

Group Marquis Centennial allows payment of premiums at any time while the contract is in force, according to the terms and conditions of the contract and subject to certain maximums. The minimum initial premium is \$1,000 annually and subsequent minimum premiums are \$100.

Guaranteed Interest

The guaranteed minimum surrender value in this annuity is 87.5% of all premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1 to 3%. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the contract anniversary immediately occurring after expiration of this annuity's withdrawal charge period, and reset dates occur every five contract years thereafter.

The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (five-year CMT) Rate reported by the Federal Reserve.

Potential Growth

Group Marquis Centennial offers a current fixed interest rate if the Fixed Option is selected. It also offers an Index Option where the interest credited to the contract will be based on one or more of three index interest crediting methods, each of which is linked in part to the S&P 500® Index. By selecting the Index Option, there is the potential to earn interest at an interest rate higher than the guaranteed fixed interest rate.

With each payment, premiums can be split between the allocation options by selecting the percentage of each premium to be allocated to the Fixed Option and any or all of the three methods used to calculate interest crediting under the Index Option.





Fixed Interest Option

For each premium allocated to the Fixed Option, the interest rate is declared in advance of each interest earning period, and it is guaranteed not to change during such period. The guaranteed minimum interest rate is 1%.

Index Options

If the Index Option is selected, index interest credited to the account value is determined, in part, by the change in value of the S&P 500® Index. Changes in the Index value do not account for dividends paid by the S&P 500® Index companies.

For each alternative index interest crediting method under the Index Option, there is a cap that applies and is used in the calculation of the index interest rates to be credited. These caps set the upper limit on the index interest rate for an interest earning period.

Any interest attributable to a change in the index is credited only at the end of an interest earning period. Prior to the end of any interest earning period, the index interest rate is 0%. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.



Alternative Index Interest Methods

- A Annual Point to Point:** The index interest rate for this crediting method is measured by factoring in the change in value of the S&P 500® Index from the start date to the end date of the one-year interest earning period.
- Subject to the return being limited by an interest rate cap, declared in advance, that won't reduce a return below 0%.
- B Monthly Average:** The index interest rate for this crediting method is measured by factoring in the average value of the S&P 500® Index measured monthly over the one-year interest earning period compared to the value of the index at the start date of the interest earning period.
- Subject to the return being limited by an interest rate cap, declared in advance, that won't reduce a return below 0%.
- C Monthly Cap:** The index interest rate for this crediting method is measured by factoring in the sum of the percentage change in the S&P 500® Index for each of the 12 one-month periods between allocation dates within the interest earning period.
- Subject to the return being limited by a maximum monthly index change, declared in advance, that won't reduce a return below 0%. Each monthly decrease is included in its entirety.

Transfers

To add flexibility to Group Marquis Centennial, the trustee may elect to shift money between the interest crediting methods without any charges. This shifting is known as a transfer.

On an allocation date at the end of an interest earning period, all or part of the accumulated value attributed to that interest earning period may be transferred to one or a combination of the other interest crediting methods. A written request is required prior to the allocation date.

Withdrawals

Annuities are designed for long-term accumulation and retirement funding. Still, for financial flexibility, some access is available while withdrawal charges apply. Withdrawals are subject to ordinary income tax and, if taken before age 59½, may be subject to a 10% IRS penalty.

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*).

Withdrawal Charges: An early withdrawal charge applies to amounts in excess of the free withdrawal amount. This charge will apply to assets withdrawn from the contract during the first 10 contract years. This charge is 10% in the first year, and decreases by 1% every year thereafter.

Contract Year	1	2	3	4	5
Charge	10%	9%	8%	7%	6%
Contract Year	6	7	8	9	10
Charge	5%	4%	3%	2%	1%

Benefit Responsive Withdrawals: Withdrawal charges do not apply if account values are withdrawn to pay plan benefits due to the death, disability, termination of employment or retirement of a participant.

Retirement Income and Payout Options

Group Marquis Centennial annuity is designed with retirement income needs in mind. It's also a great funding vehicle for long-term cash accumulation needs. Group Marquis Centennial has a variety of payout options, including lifetime monthly income such as Single Life with guaranteed periods and Joint and Survivor Life income. Lump-sum payouts are also available in lieu of a lifetime income.

Once a participant elects income payouts (to annuitize), the decision is permanent and irrevocable. Other features, such as the participant's portion of the account value, are no longer available.

Confidence for the Future

Group Marquis Centennial may be owned for decades. Confidence comes from knowing that contractual promises will be fulfilled. Interest rate and benefit guarantees are backed by the claims-paying ability of Lafayette Life. Consider the importance of ratings for financial strength, stability and operating performance as you seek your financial goals.

Contact your Lafayette Life agent to learn more.



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.

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The Lafayette Life Insurance Company provides services to pension plans as outlined in a separate Administrative Services Agreement, and issues life insurance and annuity products that may be used as funding options. This material is for informational purposes only. Lafayette Life does not serve as plan administrator or fiduciary, nor does Lafayette Life or its representatives provide ERISA, legal or tax advice. Your personal or legal tax advisors should always be consulted and relied upon for advice.

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. Fixed Indexed Annuity contract series DAGA 07-1 and LL-12-DAG-1 issued by The Lafayette Life Insurance Company. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, The Lafayette Life Insurance Company. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Lafayette Life. Group Marquis Centennial is not a security. It does not participate in the stock market or any index, or share in any dividends paid by the S&P 500® companies. It is an insurance contract designed to help address long-term retirement income needs.

Withdrawals are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Neither Lafayette Life, nor its agents, offer legal or tax advice. For specific tax information, consult your attorney or tax advisor. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest.

Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations.

Annuity products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.

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**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, Ohio 45202-3341

Retirement Services
www.llic.com • 800.555.6048

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