



Liberty 15 (ICC14 LL-02 1404)

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DESCRIPTION

PRODUCT TYPE – Dividend-Paying Whole Life Insurance, non-participating

PREMIUMS – Single Premium

QDF – \$150

POLICY MATURITY – Age 121

DIVIDENDS – Any dividends will be credited on the policy anniversary. Dividends are not guaranteed and may be changed by the company at any time and for any reason. Dividends are not affected by policy loans.

POLICY LOAN RATE – Variable (Dynamic)

UNDERWRITING RULES

ISSUE AGES

- 0 thru 85 for standard underwriting classes
- 18 thru 75 for preferred underwriting classes

MINIMUM AMOUNT ISSUED

| | Non-Qualified |
|-------------------|---------------|
| Standard Classes | \$25,000 |
| Preferred Classes | \$100,000 |

DIVIDEND OPTIONS

- Paid in Cash
- Accumulate at Interest
- Purchase Paid-Up Additions (PUA)

OPTIONAL RIDERS*

- Guaranteed Purchase Option
- Accelerated Death Benefit Plus Rider
- Accelerated Death Benefit Rider (if not qualified for the Accelerated Death Benefit Plus Rider)
- Single Premium Paid Up Additions Rider

* Riders may be subject to underwriting and availability.

RATE CLASSES – Super Preferred No Tobacco, Preferred No Tobacco, Standard No Tobacco, Preferred Tobacco, Standard Tobacco

NONMEDICAL LIMITS – This plan may be written on a nonmedical basis subject to the regular nonmedical rules and limitations.

UNDERWRITING LIMITS – Regular underwriting rules apply. These are available in Section B of the Agent's Reference Manual. Sub-Standard rates are shown in Section F.

Check the Lafayette Life web site (www.llic.com) for state specific limitations.

Male Standard

| Issue Age | | Issue Age | |
|-----------|--------|-----------|--------|
| 0 | 77.97 | 9 | 105.31 |
| 1 | 80.13 | 10 | 109.09 |
| 2 | 82.65 | 11 | 113.00 |
| 3 | 85.42 | 12 | 117.03 |
| 4 | 88.41 | 13 | 121.15 |
| 5 | 91.53 | 14 | 125.38 |
| 6 | 94.79 | 15 | 129.63 |
| 7 | 98.16 | 16 | 133.93 |
| 8 | 101.67 | 17 | 138.25 |

Male No Tobacco

| Issue Age | Super Pref No Tobacco | Pref No Tobacco | Std No Tobacco | Issue Age | Super Pref No Tobacco | Pref No Tobacco | Std No Tobacco |
|-----------|-----------------------|-----------------|----------------|-----------|-----------------------|-----------------|----------------|
| 18 | 137.20 | 137.81 | 138.42 | 52 | 414.79 | 417.34 | 419.91 |
| 19 | 141.57 | 142.19 | 142.81 | 53 | 427.81 | 430.55 | 433.31 |
| 20 | 146.10 | 146.73 | 147.36 | 54 | 441.10 | 444.02 | 446.96 |
| 21 | 150.81 | 151.45 | 152.09 | 55 | 454.65 | 457.71 | 460.79 |
| 22 | 155.71 | 156.36 | 157.01 | 56 | 468.74 | 472.17 | 475.63 |
| 23 | 160.80 | 161.46 | 162.12 | 57 | 482.89 | 486.72 | 490.58 |
| 24 | 166.09 | 166.76 | 167.43 | 58 | 497.33 | 501.48 | 505.66 |
| 25 | 171.61 | 172.28 | 172.95 | 59 | 512.01 | 516.44 | 520.91 |
| 26 | 177.15 | 177.84 | 178.53 | 60 | 526.88 | 531.57 | 536.30 |
| 27 | 182.91 | 183.60 | 184.29 | 61 | 541.84 | 546.76 | 551.72 |
| 28 | 188.89 | 189.58 | 190.27 | 62 | 556.93 | 562.04 | 567.20 |
| 29 | 195.11 | 195.81 | 196.51 | 63 | 572.00 | 577.27 | 582.59 |
| 30 | 201.57 | 202.28 | 202.99 | 64 | 587.00 | 592.44 | 597.93 |
| 31 | 208.33 | 209.04 | 209.75 | 65 | 602.03 | 607.59 | 613.20 |
| 32 | 215.36 | 216.08 | 216.80 | 66 | 618.28 | 625.55 | 632.91 |
| 33 | 222.66 | 223.38 | 224.10 | 67 | 634.64 | 643.52 | 652.52 |
| 34 | 230.22 | 230.95 | 231.68 | 68 | 651.09 | 661.49 | 672.06 |
| 35 | 238.06 | 238.79 | 239.52 | 69 | 667.58 | 679.45 | 691.53 |
| 36 | 246.20 | 246.98 | 247.76 | 70 | 684.13 | 697.38 | 710.89 |
| 37 | 254.64 | 255.45 | 256.26 | 71 | 700.65 | 715.24 | 730.13 |
| 38 | 263.34 | 264.20 | 265.06 | 72 | 717.04 | 732.89 | 749.09 |
| 39 | 272.33 | 273.23 | 274.13 | 73 | 733.19 | 750.23 | 767.67 |
| 40 | 281.59 | 282.54 | 283.49 | 74 | 749.13 | 767.31 | 785.93 |
| 41 | 291.14 | 292.14 | 293.14 | 75 | 764.88 | 784.12 | 803.84 |
| 42 | 300.96 | 302.02 | 303.08 | 76 | | | 822.35 |
| 43 | 311.06 | 312.17 | 313.28 | 77 | | | 840.53 |
| 44 | 321.41 | 322.58 | 323.75 | 78 | | | 858.27 |
| 45 | 332.00 | 333.24 | 334.48 | 79 | | | 875.43 |
| 46 | 342.93 | 344.34 | 345.76 | 80 | | | 891.96 |
| 47 | 354.03 | 355.66 | 357.30 | 81 | | | 907.64 |
| 48 | 365.52 | 367.32 | 369.13 | 82 | | | 922.63 |
| 49 | 377.30 | 379.31 | 381.33 | 83 | | | 936.97 |
| 50 | 389.46 | 391.68 | 393.91 | 84 | | | 950.65 |
| 51 | 401.94 | 404.34 | 406.75 | 85 | | | 963.60 |

Male Tobacco

| Issue Age | Pref Tobacco | Std Tobacco | Issue Age | Pref Tobacco | Std Tobacco |
|-----------|--------------|-------------|-----------|--------------|-------------|
| 18 | 170.04 | 170.89 | 52 | 482.59 | 485.02 |
| 19 | 175.41 | 176.29 | 53 | 496.53 | 499.03 |
| 20 | 180.90 | 181.81 | 54 | 510.50 | 513.07 |
| 21 | 186.56 | 187.50 | 55 | 524.50 | 527.14 |
| 22 | 192.39 | 193.36 | 56 | 540.13 | 542.84 |
| 23 | 198.38 | 199.38 | 57 | 555.65 | 558.44 |
| 24 | 204.55 | 205.58 | 58 | 571.18 | 574.05 |
| 25 | 210.90 | 211.96 | 59 | 586.75 | 589.70 |
| 26 | 217.33 | 218.42 | 60 | 602.31 | 605.34 |
| 27 | 223.92 | 225.05 | 61 | 617.78 | 620.88 |
| 28 | 230.75 | 231.91 | 62 | 633.03 | 636.21 |
| 29 | 237.84 | 239.04 | 63 | 647.97 | 651.23 |
| 30 | 245.24 | 246.47 | 64 | 662.58 | 665.91 |
| 31 | 252.93 | 254.20 | 65 | 676.91 | 680.31 |
| 32 | 260.94 | 262.25 | 66 | 697.80 | 701.31 |
| 33 | 269.24 | 270.59 | 67 | 718.46 | 722.07 |
| 34 | 277.82 | 279.22 | 68 | 738.90 | 742.61 |
| 35 | 286.71 | 288.15 | 69 | 759.21 | 763.03 |
| 36 | 296.01 | 297.50 | 70 | 779.31 | 783.23 |
| 37 | 305.60 | 307.14 | 71 | 799.24 | 803.26 |
| 38 | 315.47 | 317.06 | 72 | 818.77 | 822.88 |
| 39 | 325.62 | 327.26 | 73 | 837.83 | 842.04 |
| 40 | 336.04 | 337.73 | 74 | 856.53 | 860.83 |
| 41 | 346.71 | 348.45 | 75 | 874.80 | 879.20 |
| 42 | 357.62 | 359.42 | 76 | | 898.10 |
| 43 | 368.74 | 370.59 | 77 | | 916.58 |
| 44 | 380.02 | 381.93 | 78 | | 934.51 |
| 45 | 391.48 | 393.45 | 79 | | 951.78 |
| 46 | 403.75 | 405.78 | 80 | | 968.31 |
| 47 | 416.18 | 418.27 | 81 | | 984.12 |
| 48 | 428.88 | 431.04 | 82 | | 992.00 |
| 49 | 441.90 | 444.12 | 83 | | 992.00 |
| 50 | 455.25 | 457.54 | 84 | | 992.00 |
| 51 | 468.84 | 471.20 | 85 | | 992.00 |

Female Standard

| Issue Age | | Issue Age | |
|-----------|-------|-----------|--------|
| 0 | 65.51 | 9 | 88.86 |
| 1 | 67.53 | 10 | 92.04 |
| 2 | 69.75 | 11 | 95.32 |
| 3 | 72.14 | 12 | 98.70 |
| 4 | 74.66 | 13 | 102.20 |
| 5 | 77.29 | 14 | 105.79 |
| 6 | 80.03 | 15 | 109.48 |
| 7 | 82.88 | 16 | 113.31 |
| 8 | 85.81 | 17 | 117.25 |

Female No Tobacco

| Issue Age | Super Pref No Tobacco | Pref No Tobacco | Std No Tobacco | Issue Age | Super Pref No Tobacco | Pref No Tobacco | Std No Tobacco |
|-----------|-----------------------|-----------------|----------------|-----------|-----------------------|-----------------|----------------|
| 18 | 118.60 | 118.98 | 119.36 | 52 | 372.64 | 373.28 | 373.92 |
| 19 | 122.76 | 123.14 | 123.52 | 53 | 384.28 | 384.98 | 385.68 |
| 20 | 127.10 | 127.45 | 127.80 | 54 | 396.13 | 396.88 | 397.63 |
| 21 | 131.59 | 131.93 | 132.27 | 55 | 408.25 | 409.02 | 409.79 |
| 22 | 136.25 | 136.57 | 136.89 | 56 | 420.88 | 421.99 | 423.10 |
| 23 | 141.08 | 141.38 | 141.68 | 57 | 433.59 | 435.05 | 436.51 |
| 24 | 146.09 | 146.38 | 146.67 | 58 | 446.56 | 448.28 | 450.01 |
| 25 | 151.29 | 151.56 | 151.83 | 59 | 459.68 | 461.64 | 463.61 |
| 26 | 156.54 | 156.80 | 157.06 | 60 | 472.97 | 475.15 | 477.34 |
| 27 | 161.96 | 162.21 | 162.46 | 61 | 486.41 | 488.78 | 491.16 |
| 28 | 167.56 | 167.80 | 168.04 | 62 | 500.09 | 502.61 | 505.14 |
| 29 | 173.35 | 173.58 | 173.81 | 63 | 513.93 | 516.57 | 519.22 |
| 30 | 179.34 | 179.56 | 179.78 | 64 | 527.90 | 530.67 | 533.45 |
| 31 | 185.53 | 185.74 | 185.95 | 65 | 542.13 | 544.96 | 547.80 |
| 32 | 191.95 | 192.14 | 192.33 | 66 | 557.78 | 562.08 | 566.41 |
| 33 | 198.56 | 198.74 | 198.92 | 67 | 573.67 | 579.30 | 584.99 |
| 34 | 205.38 | 205.56 | 205.74 | 68 | 589.66 | 596.56 | 603.54 |
| 35 | 212.42 | 212.58 | 212.74 | 69 | 605.77 | 613.85 | 622.04 |
| 36 | 219.75 | 219.90 | 220.05 | 70 | 621.95 | 631.12 | 640.43 |
| 37 | 227.31 | 227.44 | 227.57 | 71 | 638.18 | 648.39 | 658.76 |
| 38 | 235.10 | 235.22 | 235.34 | 72 | 654.40 | 665.56 | 676.91 |
| 39 | 243.17 | 243.27 | 243.37 | 73 | 670.62 | 682.65 | 694.90 |
| 40 | 251.50 | 251.59 | 251.68 | 74 | 686.83 | 699.66 | 712.73 |
| 41 | 260.10 | 260.18 | 260.26 | 75 | 702.95 | 716.51 | 730.33 |
| 42 | 268.99 | 269.05 | 269.11 | 76 | | | 748.97 |
| 43 | 278.16 | 278.20 | 278.24 | 77 | | | 767.45 |
| 44 | 287.60 | 287.62 | 287.64 | 78 | | | 785.71 |
| 45 | 297.31 | 297.31 | 297.31 | 79 | | | 803.77 |
| 46 | 307.37 | 307.47 | 307.57 | 80 | | | 821.60 |
| 47 | 317.61 | 317.84 | 318.07 | 81 | | | 838.86 |
| 48 | 328.19 | 328.49 | 328.79 | 82 | | | 855.52 |
| 49 | 338.91 | 339.33 | 339.75 | 83 | | | 871.59 |
| 50 | 349.92 | 350.44 | 350.96 | 84 | | | 887.12 |
| 51 | 361.13 | 361.73 | 362.33 | 85 | | | 902.07 |

Female Tobacco

| Issue Age | Pref Tobacco | Std Tobacco | Issue Age | Pref Tobacco | Std Tobacco |
|-----------|--------------|-------------|-----------|--------------|-------------|
| 18 | 148.09 | 148.83 | 52 | 442.97 | 445.20 |
| 19 | 153.22 | 153.99 | 53 | 455.42 | 457.71 |
| 20 | 158.50 | 159.30 | 54 | 467.88 | 470.23 |
| 21 | 163.96 | 164.78 | 55 | 480.39 | 482.80 |
| 22 | 169.60 | 170.45 | 56 | 494.68 | 497.17 |
| 23 | 175.43 | 176.31 | 57 | 508.88 | 511.44 |
| 24 | 181.46 | 182.37 | 58 | 523.07 | 525.70 |
| 25 | 187.70 | 188.64 | 59 | 537.17 | 539.87 |
| 26 | 194.02 | 194.99 | 60 | 551.20 | 553.97 |
| 27 | 200.53 | 201.54 | 61 | 565.21 | 568.05 |
| 28 | 207.25 | 208.29 | 62 | 579.16 | 582.07 |
| 29 | 214.19 | 215.27 | 63 | 593.05 | 596.03 |
| 30 | 221.34 | 222.45 | 64 | 606.90 | 609.95 |
| 31 | 228.72 | 229.87 | 65 | 620.68 | 623.80 |
| 32 | 236.31 | 237.50 | 66 | 640.97 | 644.19 |
| 33 | 244.14 | 245.37 | 67 | 661.02 | 664.34 |
| 34 | 252.19 | 253.46 | 68 | 680.82 | 684.24 |
| 35 | 260.45 | 261.76 | 69 | 700.36 | 703.88 |
| 36 | 269.02 | 270.37 | 70 | 719.56 | 723.18 |
| 37 | 277.83 | 279.23 | 71 | 738.45 | 742.16 |
| 38 | 286.91 | 288.35 | 72 | 756.89 | 760.69 |
| 39 | 296.26 | 297.75 | 73 | 774.91 | 778.80 |
| 40 | 305.90 | 307.44 | 74 | 792.48 | 796.46 |
| 41 | 315.82 | 317.41 | 75 | 809.57 | 813.64 |
| 42 | 326.04 | 327.68 | 76 | | 832.72 |
| 43 | 336.52 | 338.21 | 77 | | 851.48 |
| 44 | 347.28 | 349.03 | 78 | | 869.86 |
| 45 | 358.29 | 360.09 | 79 | | 887.88 |
| 46 | 370.00 | 371.86 | 80 | | 905.54 |
| 47 | 381.87 | 383.79 | 81 | | 922.62 |
| 48 | 393.90 | 395.88 | 82 | | 938.80 |
| 49 | 406.04 | 408.08 | 83 | | 954.17 |
| 50 | 418.29 | 420.39 | 84 | | 968.74 |
| 51 | 430.62 | 432.78 | 85 | | 982.54 |

Unisex Standard

| Issue Age | | Issue Age | |
|-----------|-------|-----------|--------|
| 0 | 76.16 | 9 | 102.70 |
| 1 | 78.29 | 10 | 106.36 |
| 2 | 80.76 | 11 | 110.15 |
| 3 | 83.45 | 12 | 114.06 |
| 4 | 86.33 | 13 | 118.05 |
| 5 | 89.36 | 14 | 122.15 |
| 6 | 92.52 | 15 | 126.30 |
| 7 | 95.79 | 16 | 130.49 |
| 8 | 99.17 | 17 | 134.74 |

Unisex No Tobacco

| Issue Age | Super Pref No Tobacco | Pref No Tobacco | Std No Tobacco | Issue Age | Super Pref No Tobacco | Pref No Tobacco | Std No Tobacco |
|-----------|-----------------------|-----------------|----------------|-----------|-----------------------|-----------------|----------------|
| 18 | 133.51 | 134.08 | 134.65 | 52 | 406.36 | 408.50 | 410.65 |
| 19 | 137.86 | 138.42 | 138.98 | 53 | 419.11 | 421.41 | 423.72 |
| 20 | 142.35 | 142.92 | 143.49 | 54 | 432.11 | 434.56 | 437.02 |
| 21 | 147.02 | 147.59 | 148.16 | 55 | 445.38 | 447.94 | 450.51 |
| 22 | 151.87 | 152.45 | 153.03 | 56 | 459.17 | 462.09 | 465.03 |
| 23 | 156.91 | 157.49 | 158.07 | 57 | 473.03 | 476.34 | 479.67 |
| 24 | 162.14 | 162.72 | 163.30 | 58 | 487.17 | 490.78 | 494.42 |
| 25 | 167.57 | 168.16 | 168.75 | 59 | 501.50 | 505.40 | 509.33 |
| 26 | 173.08 | 173.67 | 174.26 | 60 | 516.05 | 520.20 | 524.38 |
| 27 | 178.76 | 179.36 | 179.96 | 61 | 530.73 | 535.08 | 539.47 |
| 28 | 184.65 | 185.25 | 185.85 | 62 | 545.50 | 550.04 | 554.62 |
| 29 | 190.77 | 191.37 | 191.97 | 63 | 560.29 | 564.99 | 569.73 |
| 30 | 197.15 | 197.75 | 198.35 | 64 | 575.05 | 579.90 | 584.79 |
| 31 | 203.80 | 204.40 | 205.00 | 65 | 589.85 | 594.82 | 599.83 |
| 32 | 210.72 | 211.32 | 211.92 | 66 | 605.95 | 612.57 | 619.26 |
| 33 | 217.87 | 218.48 | 219.09 | 67 | 622.16 | 630.33 | 638.61 |
| 34 | 225.29 | 225.90 | 226.51 | 68 | 638.44 | 648.08 | 657.87 |
| 35 | 232.98 | 233.59 | 234.20 | 69 | 654.79 | 665.83 | 677.06 |
| 36 | 240.96 | 241.60 | 242.24 | 70 | 671.17 | 683.54 | 696.14 |
| 37 | 249.21 | 249.88 | 250.55 | 71 | 687.55 | 701.19 | 715.10 |
| 38 | 257.73 | 258.43 | 259.13 | 72 | 703.79 | 718.63 | 733.78 |
| 39 | 266.55 | 267.27 | 267.99 | 73 | 719.85 | 735.81 | 752.12 |
| 40 | 275.61 | 276.38 | 277.15 | 74 | 735.69 | 752.72 | 770.14 |
| 41 | 284.97 | 285.77 | 286.57 | 75 | 751.36 | 769.38 | 787.83 |
| 42 | 294.62 | 295.46 | 296.30 | 76 | | | 806.20 |
| 43 | 304.52 | 305.40 | 306.28 | 77 | | | 824.25 |
| 44 | 314.69 | 315.61 | 316.53 | 78 | | | 841.88 |
| 45 | 325.12 | 326.08 | 327.04 | 79 | | | 858.97 |
| 46 | 335.86 | 336.99 | 338.12 | 80 | | | 875.50 |
| 47 | 346.79 | 348.11 | 349.44 | 81 | | | 891.20 |
| 48 | 358.10 | 359.57 | 361.05 | 82 | | | 906.21 |
| 49 | 369.66 | 371.32 | 372.99 | 83 | | | 920.57 |
| 50 | 381.59 | 383.43 | 385.28 | 84 | | | 934.25 |
| 51 | 393.80 | 395.81 | 397.83 | 85 | | | 947.21 |

Unisex Tobacco

| Issue Age | Pref Tobacco | Std Tobacco | Issue Age | Pref Tobacco | Std Tobacco |
|-----------|--------------|-------------|-----------|--------------|-------------|
| 18 | 165.71 | 166.54 | 52 | 474.58 | 476.96 |
| 19 | 171.03 | 171.89 | 53 | 488.18 | 490.63 |
| 20 | 176.49 | 177.38 | 54 | 501.84 | 504.36 |
| 21 | 182.10 | 183.02 | 55 | 515.53 | 518.12 |
| 22 | 187.89 | 188.83 | 56 | 530.87 | 533.54 |
| 23 | 193.86 | 194.83 | 57 | 546.10 | 548.84 |
| 24 | 200.00 | 201.01 | 58 | 561.34 | 564.16 |
| 25 | 206.30 | 207.34 | 59 | 576.60 | 579.50 |
| 26 | 212.71 | 213.78 | 60 | 591.83 | 594.80 |
| 27 | 219.31 | 220.41 | 61 | 606.97 | 610.02 |
| 28 | 226.10 | 227.24 | 62 | 621.93 | 625.06 |
| 29 | 233.17 | 234.34 | 63 | 636.63 | 639.83 |
| 30 | 240.51 | 241.72 | 64 | 651.04 | 654.31 |
| 31 | 248.13 | 249.38 | 65 | 665.19 | 668.53 |
| 32 | 256.05 | 257.34 | 66 | 685.93 | 689.38 |
| 33 | 264.26 | 265.59 | 67 | 706.40 | 709.95 |
| 34 | 272.73 | 274.10 | 68 | 726.65 | 730.30 |
| 35 | 281.49 | 282.90 | 69 | 746.73 | 750.48 |
| 36 | 290.64 | 292.10 | 70 | 766.59 | 770.44 |
| 37 | 300.07 | 301.58 | 71 | 786.23 | 790.18 |
| 38 | 309.78 | 311.34 | 72 | 805.46 | 809.51 |
| 39 | 319.77 | 321.38 | 73 | 824.23 | 828.37 |
| 40 | 330.02 | 331.68 | 74 | 842.61 | 846.84 |
| 41 | 340.54 | 342.25 | 75 | 860.55 | 864.87 |
| 42 | 351.29 | 353.06 | 76 | | 883.70 |
| 43 | 362.29 | 364.11 | 77 | | 902.10 |
| 44 | 373.46 | 375.34 | 78 | | 919.98 |
| 45 | 384.83 | 386.76 | 79 | | 937.25 |
| 46 | 396.98 | 398.97 | 80 | | 953.85 |
| 47 | 409.27 | 411.33 | 81 | | 969.72 |
| 48 | 421.83 | 423.95 | 82 | | 984.80 |
| 49 | 434.67 | 436.85 | 83 | | 992.00 |
| 50 | 447.77 | 450.02 | 84 | | 992.00 |
| 51 | 461.10 | 463.42 | 85 | | 992.00 |