



# *Application for Annuity*



Lafayette Life  
Insurance Company

A member of Western & Southern Financial Group

400 Broadway  
Cincinnati, Ohio 45202-3341  
800-243-6631 • FAX: 888-558-9329  
[www.lafayettelife.com](http://www.lafayettelife.com)

# INSTRUCTIONS FOR COMPLETING ANNUITY APPLICATION FORM 1460-B FOR MARQUIS CENTENNIAL 10

TAX YEAR: Needed on IRA, IRA-SEP or ROTH IRA. Please be sure to complete the Tax Year on Page 1 of the application.

QUALIFIED IRA - SEP: Need Form 5305-SEP.

QUALIFIED TSA: Form LL-1642 is needed.

IRA and TSA DIRECT TRANSFERS: Form LL-1633 is needed.

ANNUITY SUITABILITY QUESTIONNAIRE: The Florida specific "Annuity Suitability Questionnaire" is required for all fixed and immediate annuity sales. All questions or response areas MUST be completed before obtaining the annuitant and/or applicant's signature.

## **Policy Dates**

The Policy Date for an annuity is the date the first payment is received in the Home Office.

## **Disclosure:**

Form LL-2568

Complete both copies.

Provide 1 copy to Applicant and 1 copy to Home Office

Issue Ages: 0-85  
Minimum Premium: \$1,000



**DEPARTMENT OF FINANCIAL SERVICES**  
*Division of Agent & Agency Services - Bureau of Investigation*

**ANNUITY SUITABILITY QUESTIONNAIRE**

Owner: Last \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_  
 Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Age \_\_\_\_ Sex \_\_\_\_\_  
 Entity: \_\_\_\_\_  
 Tax Status \_\_\_\_\_ Relationship to Annuitant(s): \_\_\_\_\_  
 Form of Ownership: \_\_\_\_\_  
 Supporting documents (list): \_\_\_\_\_

Annual Income:	
Source of Income:	
Annual Household Income:	
Existing Assets	
Existing Liquid Net Worth:	
Do you currently own any annuities? Please list:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently own life insurance? Please list:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your income cover all your living expenses including medical?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you expect changes to your living expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you anticipate changes in your out-of-pocket medical expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your income sufficient to cover future changes in your living and/or out-of-pocket medical expenses during the surrender charge period?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have an emergency fund for unexpected expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Why are you purchasing this annuity? \_\_\_\_\_

What are your financial objectives for this purchase? (Check all that apply)

- Income  Growth (long term)  Safety of Principal and Income
- Safety of Principal and Growth  Pass assets to a beneficiary or beneficiaries at death
- Other: \_\_\_\_\_

\_\_\_\_\_  
**Owner's Signature**

\_\_\_\_\_  
**Date Signed**

Describe your risk tolerance: (Check all that apply)

- Conservative     Moderately conservative     Moderate     Moderately aggressive  
 Aggressive     Other: \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_

Describe your investment experience by type and length of time: \_\_\_\_\_  
\_\_\_\_\_

What is the source of the funds for the purchase of the proposed annuity? \_\_\_\_\_  
\_\_\_\_\_

How many years from today will you need access to your funds without a penalty? \_\_\_\_\_

Will the proposed annuity replace any product?

Yes     No

If yes, will you pay a penalty or other charge to obtain these funds?

Yes     No

If yes, the amount of the charge or penalty

\$ \_\_\_\_\_

**Additional Information:**

\_\_\_\_\_  
**Owner's Signature**

\_\_\_\_\_  
**Date Signed**

**Note:** The following three sections to be completed by the agent, insurer, or Managing General Agent proposing purchase; each section requires a response; no section may be left blank or contain a response consisting of "None" or "N/A".

**Advantages of purchasing the proposed annuity:**

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**Disadvantages of purchasing the proposed annuity:**

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**The basis for my recommendation to purchase the proposed annuity or to replace or exchange your existing annuity (ies):**

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Agent's Signature

Date Signed

**Note:** No questions or response areas are to be left blank when offered to the Owner for signature. If any information requested is unavailable, not applicable or unknown, the insurance agent or insurer must indicate that.

### **ACKNOWLEDGEMENTS AND SIGNATURES**

I understand that should I decline to provide the requested information or should I provide inaccurate information, I am limiting the protection afforded me by the Florida Statutes regarding the suitability of this purchase.

- I **REFUSE** to provide this information at this time.
- I have chosen to provide **LIMITED** information at this time.
- My annuity purchase **IS NOT BASED** on the recommendation of this agent or the insurer.
- My annuity purchase **IS BASED** on the recommendation of this agent or the insurer.

### **APPLICANT:**

**DO NOT SIGN THIS FORM IF ANY ITEM HAS BEEN LEFT BLANK, BEFORE CAREFULLY REVIEWING THE INFORMATION RECORDED, OR IF ANY OF THE INFORMATION RECORDED IS NOT TRUE AND CORRECT TO THE BEST OF YOUR KNOWLEDGE.**

**THE OWNER MAY SUBSTITUTE THEIR INITIALS FOR SIGNATURES ON ALL FORM PAGES WITH THE EXCEPTION OF THE SIGNATURES BELOW, WHICH ARE REQUIRED.**

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Owner's Signature

Date Signed

## EXPLANATION OF TERMS

**“Age”** is the natural person’s attained age on the day the form is completed.

**“Tax Status”** is the owner’s Federal Income Tax filing status such as “single” or “married filing jointly”; if “Exempt”, so state.

**“Form of Ownership”** is the type of entity, other than a natural person, including a corporation, trust, partnership, limited liability company, or other business or not-for-profit entity.

**“Supporting documents”** are the documents that provide a basis for the relationship between the Proposed Annuitant, and the Owner as it may exist.

**“Annual income”** is income received during a calendar year, whether earned or unearned.

**“Source of annual income”** is the income-generating source, such as pension income, dividends, or earned income etc.

**“Annual household income”** is the combined annual income received by all household members each calendar year.

**“Existing Assets”** are financial assets including life insurance and annuities.

**“Existing Liquid Net Worth”** is applicable to those net assets that can readily be converted into their cash equivalent, without loss of principal after all surrender charges or other deductions have been taken

**“Financial Objectives”** are the owner’s stated goals as described to the insurance agent or insurer, if no insurance agent is involved. These may include but are not limited to the following: (1) Income, (2) Growth (long term capital appreciation), (3) Safety of Principal and Income, (4) Safety of Principal and Growth, (5) To pass the investment to a beneficiary or beneficiaries at death.

**“Risk Tolerance”** means the degree of uncertainty that an investor can reasonably tolerate with regard to a negative change in his or her investments. Examples of risk tolerance levels may include the following: (1) Conservative (prefer little or no risk), (2) Moderately conservative (some risk, reduced safety of principal), (3) Moderate (average risk with potential losses and potentially higher returns), (4) Moderately aggressive (above average risk with potential losses, risk of principal and potentially higher returns), (5) Aggressive (willing to sustain losses or loss of principal in pursuit of higher returns).

**“Source of the funds”** to be used to purchase the proposed annuity means from where the funds will come to purchase the annuity, and may include but are not limited to; (1) An existing annuity or life insurance contract, (2) Liquid Assets, including but not limited to, cash in banks, maturing certificates of deposit, and money market accounts, (3) Personal Loans, (4) Equity Loans, (5) Mortgages, Reverse Mortgages, (6) Death Benefit Proceeds, (7) Funds received upon retirement from employment, including but not limited to, 401(k) accounts, pensions, and other tax-sheltered funds, (8) Equities, mutual funds, or bonds, (9) Proceeds from real estate transactions.

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**Owner’s Signature**

**Date Signed**



**DEPARTMENT OF FINANCIAL SERVICES**  
*Division of Agent & Agency Services - Bureau of Investigation*

**DISCLOSURE AND COMPARISON OF ANNUITY CONTRACTS**

**EXISTING ANNUITY CONTRACT**

Annuitant(s) \_\_\_\_\_  
 Insurer \_\_\_\_\_  
 Contract # \_\_\_\_\_

**PROPOSED ANNUITY CONTRACT**

Annuitant(s): \_\_\_\_\_  
 Insurer: \_\_\_\_\_  
 Application #: \_\_\_\_\_

	EXISTING ANNUITY CONTRACT			REPLACEMENT ANNUITY			
Contract Issue Date	Mo	Day	Yr	Mo	Day	Yr	(Est)
Generic Contract Type							
Marketing Name							
Initial Premium							
Source of Initial Premium				N/A			
Qualified Contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Annuity Maturity Date							
Death Benefit Amount							
Change of Annuitant upon Death Available?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Surrender Charge Period in Years							
First Year Surrender Charge Percentage Rate				%			
Surrender Charge Schedule for Remaining Years							
Free Withdrawals Available?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Annual Free Withdrawal Percentage Rate				%			
Potential tax penalty for surrender/sale/exchange/annuitization (Describe)							
Investment/Insurance components (Describe)							
Waiver of Surrender Charge Benefit or Similar Benefit?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Riders, Features/Cost (Describe)							
Loss of Benefits or Enhancements if existing contract exchanged? (Describe)							

	EXISTING ANNUITY CONTRACT	REPLACEMENT ANNUITY
Living Benefits (Describe)		
Minimum Guaranteed Interest Rate	%	%
Limitations on interest returns (Describe)		
Interest Rate Cap / Term	/	/
Participation Rate / Term	/	/
Indexing Method / Term	/	/
Other Fees (Describe)		
Initial Bonus Percentage or Amount		
Potential Loss of Bonus if Exchanged?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Limits and Exclusions for Bonuses that may be payable (Describe)		

Comments and continuation from above:

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Owner's Signature

Date Signed

**DISCLOSURE OF SURRENDER CHARGES IF  
EXISTING ANNUITY IS REPLACED OR EXCHANGED**

EXISTING ANNUITY CONTRACT NO. \_\_\_\_\_

Annuity Total Value                    \$ \_\_\_\_\_                    Annuity Surrender Value                    \$ \_\_\_\_\_

Surrender Charges Applicable at exchange \$ \_\_\_\_\_ ~ this is the estimated amount that will be deducted from the existing annuity's total value if surrendered, replaced, or exchanged, with an anticipated surrender date of \_\_\_\_ / \_\_\_\_ / \_\_\_\_.

Have you surrendered or exchanged an annuity contract in the last 36 months? If yes, provide details:  Yes  No

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**ACKNOWLEDGEMENTS AND SIGNATURES**

I acknowledge that I have provided the Applicant with a completed and signed copy of this form.

\_\_\_\_\_  
Agent's Name (please print)

\_\_\_\_\_  
Florida License No.

\_\_\_\_\_  
Agent's Signature

\_\_\_\_\_  
Date Signed

**NOTE: NO QUESTIONS OR RESPONSE AREAS ARE TO BE LEFT BLANK WHEN OFFERED TO THE ANNUITANT AND/OR APPLICANT FOR SIGNATURE. IF ANY INFORMATION REQUESTED IS UNAVAILABLE, NOT APPLICABLE OR UNKNOWN, THE INSURANCE AGENT OR INSURER MUST INDICATE THAT.**

**THE OWNER MAY SUBSTITUTE THEIR INITIALS FOR SIGNATURES ON ALL FORM PAGES WITH THE EXCEPTION OF THE SIGNATURES BELOW, WHICH ARE REQUIRED.**

**APPLICANT: DO NOT SIGN THIS FORM IF:**

- 1. ANY ITEM HAS BEEN LEFT BLANK;**
- 2. WITHOUT CAREFULLY REVIEWING THE INFORMATION RECORDED; OR**
- 3. IF ANY OF THE INFORMATION RECORDED IS NOT TRUE AND CORRECT TO THE BEST OF YOUR KNOWLEDGE.**

\_\_\_\_\_  
Owner's Name (please print)

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date Signed

**EXPLANATION OF TERMS**

**“Generic Contract Type”** is the generic name of the annuity contract form as approved by the Florida Office of Insurance Regulation. Examples of generic annuity contract names are Flexible Premium Equity Indexed Annuity (FPEIDA), Single Premium Immediate Annuity (SPIA), Flexible Premium Variable Deferred Annuity (FPVDA), and Single Premium Deferred Annuity (SPDA).

**“Marketing Name”** is the name adopted by the insurer to identify the contract form.

**“Qualified Contract”** means a product used to fund any type of pension plan approved by the Internal Revenue Service.

**“Annuity Maturity Date”** is the final date of termination of the contract at which time the proceeds of the contract must be paid out.

**“Surrender Charge”** is the amount deducted from annuity contract values upon surrender of an annuity, or for withdrawals exceeding any free withdrawal provision of the contract, regardless how this charge is titled in the policy, e.g., deferred sales charge.

**“Surrender Charge Period”** is the number of annuity contract years a surrender charge may be applicable.

**“Initial Surrender Charge Percentage Rate”** is the original percentage rate that is deducted from annuity values at the inception of the existing annuity contract, or that will be deducted from the recommended replacement contract at its inception if purchased.

**“Surrender Charge Percentage Schedule for Remaining Years”** the percentage rate that would be deducted from the existing annuity contract if surrendered, or for any withdrawals exceeding the “free withdrawal” limit.

**“Minimum Guaranteed Interest Rate”** is the minimum interest rate payable under the annuity contract as guaranteed by the insurer in the annuity contract.

**“Initial Bonus Percentage or Amount”** is a bonus paid by the insurer, generally, at inception of the annuity contract, and may be expressed as a percentage of the initial premium or other amount, or a dollar amount, and must be stated in the annuity contract.

**“Potential Loss of Bonus if Exchanged”** refers to whether any bonus would be lost if the annuity contract was exchanged or terminated for any reason.

**“Interest Rate Cap”** this is the maximum rate of interest the annuity will earn.

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**Owner’s Signature**

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**Date Signed**

## **EXPLANATION OF TERMS**

(CONTINUED)

**“Participation Rate”** the participation rate decides how much of the increase in the index will be used to calculate index –linked interest.

**“Indexing Method”** means the approach used to measure the amount of change, if any, in the index and includes annual reset (ratcheting), high-water mark and point-to-point. The index term is the period over which index-linked interest is calculated. “Market Value Adjustment” is the increase or decrease in the surrender value of the contract that is adjusted to reflect market fluctuations.

**“Administrative Fees or Margins”** are charges that amount to the difference between the percentage gain in the index and the actual amount credited to the annuity contract.

**“Asset Fees”** are the fees the insurer charges that are a percentage of the value of the annuity contract.

**“Death Benefit Amount”** is the net amount that would be paid to the annuitant’s designated beneficiary or beneficiaries of an existing annuity, or the death benefit that the proposed replacement policy would pay as of the contract issue date.

**“Free Withdrawals”** are the withdrawals that may be taken from an annuity’s values that are not subject to surrender or other charges and are a provision of the annuity contract.

**“Annual Free Withdrawal Percentage Rate”** is the percentage of available funds that may be withdrawn from an annuity contract, generally on an annual basis and is stated in the annuity contract.

**“Change of Annuitant upon Death”** is a provision that allows another person to become the annuitant upon the death of the original annuitant allowing the contract to remain in force.

**“Waiver of Surrender Charge Benefit or Similar Benefit or Provision”** is a benefit that is built into individual annuity contracts or added by rider, endorsement or amendment. The benefits are triggered by a qualifying event associated with either the annuitant or owner, as specified in the contract.

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**Owner’s Signature**

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**Date Signed**



Application for Individual Annuity

Type of Application

NON-QUALIFIED QUALIFIED PENSION IRA ROTH-IRA SEP-IRA BENEFICIARY IRA

Proposed Annuitant

Proposed Annuitant's Name: First M.I. Last Suffix

Address: Street/Apt. No. City State Zip Code

Primary Phone Number: ( ) Alternate Phone Number: ( )

Email Address:

Sex: M F Marital Status: Date of Birth: SSN:

Is the Annuitant a U.S. Citizen? Yes No
If not a citizen, complete the Citizen Supplement LL-1690.

Owner - If left blank, Proposed Annuitant is the Owner.

- Living Trust - Complete LL-2610-A
Pension Plan/Trust - Complete LL-2612-A
Joint Ownership - Complete LL-2611-A
Other Legal Entity (not an individual) - Complete LL-2613-A
Individual Owner:

First M.I. Last Suffix

Address: Street/Apt. No. City State Zip Code

Owner Primary Phone Number: ( ) Owner Alternate Phone Number: ( )

SSN: Relationship to Annuitant: Owner's Date of Birth:

Email Address:

Is the Individual Owner a U.S. Citizen? Yes No
If not a citizen, complete the Citizen Supplement LL-1690.

Payor Information (if other than Owner)

Payor - If left blank, Proposed Owner is the Payor.

Payor: First M.I. Last Suffix

Address: Street/Apt. No. City State Zip Code

Payor Primary Phone Number: ( ) Payor Alternate Phone Number: ( )

SSN: Relationship to Owner: Payor's Date of Birth:

Is the Payor a U.S. Citizen? Yes No
If not a citizen, complete the Citizen Supplement LL-1690.



**Beneficiary (Qualified Pension: Beneficiary will be Trustee of Plan named as Owner above)**

Primary: \_\_\_\_\_ % \_\_\_\_\_ Relationship to Annuitant Date of Birth

Primary: \_\_\_\_\_ % \_\_\_\_\_ Relationship to Annuitant Date of Birth

Contingent: \_\_\_\_\_ % \_\_\_\_\_ Relationship to Annuitant Date of Birth

Contingent: \_\_\_\_\_ % \_\_\_\_\_ Relationship to Annuitant Date of Birth

Unless otherwise stated, contract death benefit proceeds shall be paid in equal shares to the beneficiaries of the highest class who survive. If unequal percentages are designated, then upon the death of any beneficiary, his or her share shall be apportioned among the surviving beneficiaries of the same class in accordance with the ratio that each surviving beneficiary's percentage of the net proceeds bears to the total of all surviving beneficiaries' percentages of the net proceeds of the same class.

SPOUSAL CONSENT - Required for contracts where owner resides in AZ, CA, ID, LA, NM, NV, TX, WA, or WI, if the spouse is not named as the sole primary beneficiary on the contract.

If you are married and have designated any primary beneficiary(ies) other than your spouse, your spouse must consent to signing below. Please consult your tax advisor about the implications of this beneficiary designation.

I certify that I am the spouse of the named contract owner, and consent to the designation of the person(s) named as beneficiary on this application.

Signature of Spouse \_\_\_\_\_ Date \_\_\_\_\_ (mm/dd/yyyy)

**Annuity Plans (Choose one)**

**A. Deferred Annuities:**

Marquis Centennial \_\_\_\_\_ Year(s) (\_\_\_\_\_% A:ANN); (\_\_\_\_\_% B:AVG); (\_\_\_\_\_% C:MO CAP); (\_\_\_\_\_% FIXED) (Total above must equal 100%)

\_\_\_\_\_

Riders: \_\_\_\_\_

Planned Premium: \$ \_\_\_\_\_  Annual  Semiannual  Quarterly  Monthly PAW  Single Payment

**B. Single Premium Immediate Annuities:**

Amount of Single Premium \$ \_\_\_\_\_

Payout Interval:  Monthly  Quarterly  Semiannually  Annually

**Annuity Options (Choose one):**

Single Life Income

Guaranteed Period (Choose one):  None;  5 Years;  10 Years;  20 Years;  Refund

Installment Income: \_\_\_\_\_ Years

**Joint Annuity Plans:**

Survivor Income:  50%;  67%;  100% of Joint Income

Guaranteed Period:  None;  5 Years;  10 Years;  15 Years;  20 Years

**Joint Annuitant (If applicable)**

Joint Annuitant's Name: \_\_\_\_\_  
First M.I. Last Suffix

Address: \_\_\_\_\_  
Street/Apt. No. City State Zip Code

Primary Phone Number: ( ) \_\_\_\_\_ Alternate Phone Number: ( ) \_\_\_\_\_

Email Address: \_\_\_\_\_

Sex:  M  F Marital Status: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ SSN: \_\_\_\_\_

Is the Joint Annuitant a U. S. Citizen?  Yes  No If not a citizen, complete the Citizen Supplement LL-1690.



**Payment Type (Check all that apply)**

- Check**  
*(All premium checks must be made payable to Lafayette Life.)*
- List Bill #** \_\_\_\_\_
- Qualified Transfer (Complete LL-1633)**  
*(A Transfer is a direct transfer from a qualified plan to another qualified plan, a qualified plan to an IRA, or an IRA to another IRA.)*
- Rollover (Complete LL-1633)**  
*(A Rollover is a withdrawal of funds from a qualified plan or IRA by the participant/owner and the reinvestment of those funds within 60 days into another qualified plan or IRA.)*
- Full 1035 Exchange (Complete LL-1542)**  
*(Non-Qualified Annuity to Annuity Exchange.)*
- Partial 1035 Exchange (Complete LL-1035)**  
*(Non-Qualified Partial Annuity to Annuity Exchange.)*
- Non-Qualified Premium/Transfer (Complete LL-2083)**  
*(Non-1035 Exchanges.)*
- Contribution**  
*If not indicated, defaults to current tax year.*  
\$ \_\_\_\_\_ for Current Tax Year  
*Qualified Plans only.*  
\$ \_\_\_\_\_ for Previous Tax Year  
*Qualified Plans only, except SEP IRAs.*

**Federal Tax Withholding**

- I **do not** want Federal Income Tax withheld from my distribution.
- I **do** want Federal Income Tax withheld from my distribution. If withholding will apply, please complete **only one** of the following:
  - Withhold the following amount from my distribution \$ \_\_\_\_\_.
  - Please withhold based on the number of allowances I have indicated and my marital status (please complete the following information)
    - Number of Allowances (for Federal Income Tax purposes) \_\_\_\_\_ (if blank, we will assume zero)
    - Marital Status:  Single     Married     Married, but withhold at higher Single Rate.

**Existing Insurance**

- 1 \*Do you have any existing individual life insurance policies and/or annuity contracts in force?  Yes  No  
If yes, the total amount of existing insurance in force is \$ \_\_\_\_\_
- 2 \*Is the contract applied for intended to replace, in whole or in part, any existing life insurance or annuity?  Yes  No  
If yes, list the Company: \_\_\_\_\_
- 3 Have you, the Annuitant if different, or any beneficiary, participated in any discussions about the possible sale or assignment of ownership, or a beneficial interest in the applied for annuity contract?  Yes  No  
If yes, give details: \_\_\_\_\_
- 4 Have you, the Annuitant if different, or any beneficiary, ever sold, transferred or assigned any annuity contract to a third party, such as a viatical settlement entity, life settlement entity, insurance company, other secondary market provider, or premium financing entity?  Yes  No  
If yes, give details: \_\_\_\_\_
- 5 Have you, the Annuitant if different, or any beneficiary, ever received any inducement, fee or compensation as an incentive to purchase, sell, transfer or assign any annuity contract?  Yes  No  
If yes, give details: \_\_\_\_\_

\*NOTE: If either question 1 or 2 are answered "Yes," please complete and submit the appropriate replacement forms.



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**Authorization and Signatures**

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**W-9 Certification:** *Under penalties of perjury*, I certify that: (1) the number shown on this form is my correct taxpayer identification number, and (2) that I am not subject to backup withholding because (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. Citizen or resident alien.

I am not subject to backup withholding because (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends or (c) the IRS has notified me that I am no longer subject to backup withholding,  I am subject to backup withholding because I have been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**I hereby acknowledge that, to the best of my knowledge and belief, the annuity and any additional benefits applied for are suitable for my investment time horizon, goals and objectives and financial situation.**

I have read the statements and answers in all parts of this application and state they are true and complete to the best of my knowledge and belief. I further understand that the Company and its agents do not provide tax or legal advice. A faxed or electronically transmitted signed document to the Company has the same legal force and effect as the original signed document, and once received, is the controlling record.

Signed at \_\_\_\_\_  
(City, State)

Date \_\_\_\_\_  
(mm/dd/yyyy)

\_\_\_\_\_  
Signature of Proposed Annuitant

\_\_\_\_\_  
Signature of Joint Annuitant (if applicable)

\_\_\_\_\_  
Signature of Parent (Juvenile Policy Only)

\_\_\_\_\_  
Signature of Individual Owner(s) or Authorized Individual of Entity Owner – Authorized Individual must be one of the following:  President/Vice President  Secretary/Treasurer  Managing Member  Trustee  General Partner

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**Agent Information and Signature**

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**Agent Statement:** Does the applicant have any existing individual life insurance policies and/or annuity contracts in force to the best of your knowledge?  Yes  No The annuity applied for  will /  will not replace any existing life insurance or annuity.

Witness \_\_\_\_\_  
Signature of Agent

Agent's State License Number \_\_\_\_\_ Agent's Name \_\_\_\_\_  
(Please Print)

Credit this application to: \_\_\_\_\_ % Code No. \_\_\_\_\_  
\_\_\_\_\_ % Code No. \_\_\_\_\_



**RECEIPT For Application to The Lafayette Life Insurance Company**

Received from \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, yr \_\_\_\_\_ the sum of  
\$ \_\_\_\_\_ in connection with an Application (bearing the same date as this receipt) to The Lafayette Life  
Insurance Company.

Countersigned by:

The Lafayette Life Insurance Company

\_\_\_\_\_, Agent

By:  \_\_\_\_\_  
Secretary

This receipt is valid only when signed by a duly-authorized agent of The Lafayette Life Insurance Company. If payment is made by check, this receipt is valid only if the check is paid on presentment. If you do not receive a policy within 60 days after the date of this receipt, please contact the Home Office of The Lafayette Life Insurance Company.

**All premium checks must be made payable to Lafayette Life; do not make check payable to the agent or leave payee blank.**



## Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review “The Annuity Contract” section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms “you” or “your” in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

**If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.**

## THE ANNUITY CONTRACT

### How will the value of my annuity grow?

#### Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum surrender value. The guaranteed minimum surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% to 3%. Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. 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 later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

#### Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy 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. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

You may allocate your premiums between the fixed option and the interest crediting methods under the index option by selecting the percentage of each net premium to be allocated to each method. You may allocate each new net premium differently.

### **Allocation Dates**

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15<sup>th</sup> of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

### **Interest Earning Periods**

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

### **Fixed Option**

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

### **Indexing & Index Option**

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. 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%.

Prior to the end of the interest earning period, the index interest rate is 0%.

### **Alternative Method A: Annual Point-to-Point -**

The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

### **Alternative Method B: Monthly Average -**

The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

### **Alternative Method C: Monthly Cap -**

The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

## **BENEFITS**

### **How do I get income (payouts) from my annuity?**

On the maturity date of your annuity, if the annuity is then in effect, you will start to get income from the annuity as payee if you are the annuitant. If you are not the annuitant, the annuitant will get the income as payee. The annuity provides annuity payout options that are based on your policy value

on the maturity date. Unless changed by you in accordance with the policy, the maturity date will be the later of the annual date immediately following the Annuitant's 70<sup>th</sup> birthday or the eleventh annual date. The maturity date will not be later than the annual date following the Annuitant's 95<sup>th</sup> birthday. The payout option choices, which may also be called the payment plans, include:

- **Single Life Income:** Guarantees income for as long as the payee lives.
- **Single Life Income with Guaranteed Period:** Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- **Joint and Survivor Life Income:** Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- **Specified Amount Installment Income:** Pays income of specified amount until entire policy value is paid.
- **Lump Sum:** One payout.

**What happens after I die?**

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

**OPTIONAL BENEFITS AND THEIR FEES**

**What other benefits can I choose?**

There are no additional benefits available for this policy.

**FEES, EXPENSES AND OTHER CHARGES**

**What happens if I take out some or all of the money from my annuity?**

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (**surrender**) or part of it (**partial withdrawal**). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first ten policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the tenth policy year that is in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

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Policy Year	Withdrawal Charge
1	9%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
11+	0%

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After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

*Example:* If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is  $\$4,000 \times 0.09 = \$360$ . If you take out any amount after the end of the tenth policy year, there is no withdrawal charge.

### **Do I pay any other fees or charges?**

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

## **TAXES**

### **How will payouts and withdrawals from my annuity be taxed?**

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

## **OTHER INFORMATION**

### **What else do I need to know?**

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-

443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

### **Changes to your contract**

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

### **Compensation**

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

### **Right to Return**

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

### **What should I know about the insurance company?**

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company  
400 Broadway  
Cincinnati, OH 45202  
Telephone: 1-800-443-8793  
[www.lafayettelife.com](http://www.lafayettelife.com)

This is a summary document only and not part of your contract with the insurer. All benefits described herein are subject to the terms and

conditions of the annuity. If there is any conflict, the provisions of the annuity, and not this general description, shall control.

I have read, understand, and have been given a copy of the Marquis Centennial 10 Annuity Disclosure.

\_\_\_\_\_

Date

\_\_\_\_\_

Owner/Applicant's Signature

\_\_\_\_\_

Owner/Applicant's Printed Name

\_\_\_\_\_

Agent's Signature

\_\_\_\_\_

Agent's Printed Name

"Standards & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by The Lafayette Life Insurance Company. This policy is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this policy.



## Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review “The Annuity Contract” section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms “you” or “your” in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

**If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.**

## THE ANNUITY CONTRACT

### How will the value of my annuity grow?

#### Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum surrender value. The guaranteed minimum surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% to 3%. Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. 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 later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

#### Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy 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. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

You may allocate your premiums between the fixed option and the interest crediting methods under the index option by selecting the percentage of each net premium to be allocated to each method. You may allocate each new net premium differently.

### **Allocation Dates**

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15<sup>th</sup> of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

### **Interest Earning Periods**

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

### **Fixed Option**

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

### **Indexing & Index Option**

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. 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%.

Prior to the end of the interest earning period, the index interest rate is 0%.

### **Alternative Method A: Annual Point-to-Point -**

The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

### **Alternative Method B: Monthly Average -**

The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

### **Alternative Method C: Monthly Cap -**

The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

## **BENEFITS**

### **How do I get income (payouts) from my annuity?**

On the maturity date of your annuity, if the annuity is then in effect, you will start to get income from the annuity as payee if you are the annuitant. If you are not the annuitant, the annuitant will get the income as payee. The annuity provides annuity payout options that are based on your policy value

on the maturity date. Unless changed by you in accordance with the policy, the maturity date will be the later of the annual date immediately following the Annuitant's 70<sup>th</sup> birthday or the eleventh annual date. The maturity date will not be later than the annual date following the Annuitant's 95<sup>th</sup> birthday. The payout option choices, which may also be called the payment plans, include:

- **Single Life Income:** Guarantees income for as long as the payee lives.
- **Single Life Income with Guaranteed Period:** Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- **Joint and Survivor Life Income:** Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- **Specified Amount Installment Income:** Pays income of specified amount until entire policy value is paid.
- **Lump Sum:** One payout.

**What happens after I die?**

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

**OPTIONAL BENEFITS AND THEIR FEES**

**What other benefits can I choose?**

There are no additional benefits available for this policy.

**FEES, EXPENSES AND OTHER CHARGES**

**What happens if I take out some or all of the money from my annuity?**

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (**surrender**) or part of it (**partial withdrawal**). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first ten policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the tenth policy year that is in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

---

Policy Year	Withdrawal Charge
1	9%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
11+	0%

---

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

*Example:* If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is  $\$4,000 \times 0.09 = \$360$ . If you take out any amount after the end of the tenth policy year, there is no withdrawal charge.

### **Do I pay any other fees or charges?**

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

## **TAXES**

### **How will payouts and withdrawals from my annuity be taxed?**

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

## **OTHER INFORMATION**

### **What else do I need to know?**

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-

443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

### **Changes to your contract**

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

### **Compensation**

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

### **Right to Return**

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

### **What should I know about the insurance company?**

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company  
400 Broadway  
Cincinnati, OH 45202  
Telephone: 1-800-443-8793  
[www.lafayettelife.com](http://www.lafayettelife.com)

This is a summary document only and not part of your contract with the insurer. All benefits described herein are subject to the terms and

conditions of the annuity. If there is any conflict, the provisions of the annuity, and not this general description, shall control.

I have read, understand, and have been given a copy of the Marquis Centennial 10 Annuity Disclosure.

\_\_\_\_\_

Date

\_\_\_\_\_

Owner/Applicant's Signature

\_\_\_\_\_

Owner/Applicant's Printed Name

\_\_\_\_\_

Agent's Signature

\_\_\_\_\_

Agent's Printed Name

"Standards & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by The Lafayette Life Insurance Company. This policy is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this policy.

- The Western and Southern Life Insurance Company
- Western-Southern Life Assurance Company
- Integrity Life Insurance Company
- National Integrity Life Insurance Company
- The Lafayette Life Insurance Company  
Cincinnati, Ohio

**CERTIFICATION FORM FOR SALES TO APPLICANTS  
OUTSIDE OF THEIR RESIDENT STATE**

The Agent/Registered Representative confirms the following:

Name of Owner/Joint Owner ("Applicant"): \_\_\_\_\_

Name of Insured/Annuitant (if different): \_\_\_\_\_

Policy/Contract number (if known): \_\_\_\_\_

Resident State of Applicant\*: \_\_\_\_\_ Application State: \_\_\_\_\_

**The Applicant's valid reason for purchasing an insurance or annuity product outside of their resident state is (check all that apply):**

- The Applicant owns a second home in the application state.
- The Applicant is employed, has a business address or regular business dealings in application state.
- The Applicant is a relative of or is an existing client of the agent in the application state, which is a state where the Applicant formerly lived.
- The Applicant is different than the Insured/Annuitant and the Insured/Annuitant's primary residence is in the application state.
- The Applicant is a trust and the trustee's primary residence is in the application state.
- The Applicant has a power of attorney ("POA") acting on their behalf and the POA's primary residence is in the application state.
- Other reason (provide a detailed explanation) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**The undersigned certifies that:**

- The above information is true and complete.
- The solicitation and signing of the application occurred within the application state.
- The policy/contract will be delivered to the Applicant in the application state.
- All other sales activity, including initial premium collection and paramedic exam, occurred or will occur in the application state.

*The Company reserves the right to decline to issue the life insurance policy or annuity contract for which the Applicant is applying.*

**Signature of Agent/  
Registered Representative** \_\_\_\_\_ **Date** \_\_\_\_\_

**Name of Agent/  
Registered Representative** \_\_\_\_\_

*\*Residents of the following states are prohibited from purchasing an insurance or annuity product outside of their resident state: **Arkansas, Idaho, Massachusetts, Minnesota, Mississippi, Utah, Wisconsin.***

