

THE LAFAYETTE LIFE INSURANCE COMPANY

Underwriting Guidelines



JULY 2016



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 PAYING¹				
Heritage 15 (ICC14 LL-01 1404)	Whole Life payable to age 100 or 20 years, whichever is longer. <i>Our lowest whole life premium for the desired death benefit.</i>	0-85 Standard 18-75 Preferred	\$5,000 Non-Qualified \$1,000 Qualified ² \$100,000 Preferred	<ul style="list-style-type: none"> Waiver of Premium Disability Benefit Single Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider
Contender 15 (ICC14 LL-01 1404)	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 18-75 Preferred	\$5,000 Non-Qualified \$1,000 Qualified ² \$100,000 Preferred	<ul style="list-style-type: none"> Accelerated Death Benefit PLUS Rider⁴ Accelerated Death Benefit Rider³ Guaranteed Purchase Option Annual Renewable Term Rider Spouse Renewable Term Rider Children's Insurance Rider Accidental Death Benefit Rider 10-Year Term Rider 20-Year Term Rider (Heritage 15, Contender 15 and Patriot 15 only) 30-Year Term Rider (Heritage 15, Contender 15 only)
Patriot 15 (ICC14 LL-01 1404)	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 18-75 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> 20-Year Term Rider (Heritage 15, Contender 15 and Patriot 15 only) 30-Year Term Rider (Heritage 15, Contender 15 only)
Sentinel 15 (ICC14 LL-01 1404)	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 18-75 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Accelerated Death Benefit Rider³ Accelerated Death Benefit PLUS Rider⁴ Annual Renewable Term Rider 10-Year Term Life Insurance Rider Children's Insurance Rider Level Premium Paid-Up Additions Rider Single Premium Paid-Up Additions Rider Spouse Renewable Term Rider Waiver of Premium Benefit Rider
10 Pay Life (ICC14 LL-01 1404)	Whole Life payable for 10 years. <i>Designed to be paid up after 10 level annual premium payments.</i>	0-85 Standard 18-75 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Accelerated Death Benefit Rider³ Accelerated Death Benefit PLUS Rider⁴ Annual Renewable Term Rider 10-Year Term Life Insurance Rider Children's Insurance Rider Level Premium Paid-Up Additions Rider Single Premium Paid-Up Additions Rider Spouse Renewable Term Rider Waiver of Premium Benefit Rider
Liberty 15 (ICC14 LL-02 1408)	Single Premium Whole Life Insurance. Pay one premium and pay no more. <i>Perfect for wealth transfer sales where guaranteed death benefit and cash values are desired.</i>	0-85 Standard 18-75 Preferred	\$25,000 Standard \$100,000 Preferred	<ul style="list-style-type: none"> Guaranteed Purchase Option Single Premium Paid-Up Additions Rider Accelerated Death Benefit Rider³ Accelerated Death Benefit PLUS Rider⁴
NO DIVIDENDS				
Protector Simplified Issue (ICC14 LL-03 1408) (ICC14 LL-04 1408)	Simplified Issue Whole Life targets older ages and smaller face amounts. Premium Plans: Level Pay for Life and Single Premium.	40-85	\$3,000 (WA: \$5,000)	<ul style="list-style-type: none"> Accelerated Death Benefit Rider³
Protector Graded Death Benefit (ICC14 LL-05 1408)	Death benefit is return of premium at 10% interest for the first three policy years. <i>Available only when insured fails to qualify for Simplified Issue. State-specific limitations.</i>	40-85	\$3,000 (WA: \$5,000)	None

1.) Dividends are not guaranteed. 2.) In WA, \$5,000 Qualified. 3.) Automatically added to policies that are not eligible for the Accelerated Death Benefit PLUS Rider.

4.) Rider automatically added at issue subject to age, rate class and Chronic Illness underwriting approval.

Universal Life Insurance

Product	Description	Issue Ages (age last)	Minimum Issue	Supplemental Coverages
Vanguard-09 (VAN-09) Qualified Plans only	Low face amount, front-end load UL product for higher cash surrender value in early policy years.	0-75	\$10,000	<ul style="list-style-type: none"> • Waiver of Monthly Deduction Benefit Rider • Accelerated Benefit Rider

Term Life Insurance

Product	Description	Issue Ages (age last)	Minimum Issue	Supplemental Coverages
Centennial Term Series (TLP-08-10 / TLP-08-20 / TLP-08-30)	10-, 20- and 30-year plans. Rates guaranteed to age 105. 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: 18-55 Max issue age reduced in some underwriting categories	\$100,000	<ul style="list-style-type: none"> • Waiver of Premium • Children's Insurance Rider • Accelerated Benefit Rider

Annuities

Product	Description	Issue Ages (age last)	Premiums
Marquis Centennial Indexed Annuity (LL-11-FPIA-1) (FPDA 06-I)*	Flexible Premium Deferred Indexed Annuity. Premium may be allocated to a Fixed Option or three Alternative Index Interest Crediting Methods (Annual Point-to-Point, Monthly Average, Monthly Cap). The guaranteed minimum surrender value for this contract will be 87.5% of all net premiums (less any withdrawals) accumulated at 1% - 3% interest. Various surrender charge periods are available as well as 10% free withdrawals, and nursing home and terminal illness waivers after the first policy year. *(FPDA 06-I only available in states that have not approved the LL-11-FPIA-1)	0-85	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 money to multiple allocation options, including an option where interest is determined in part by a proprietary index. 7-year 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
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 07-01)*	Group Deferred Indexed Annuity issued only to retirement plans. It is an unallocated, trustee-directed annuity available for use in new or existing qualified plans under 401(a) of the Internal Revenue Code. These plans would include money purchase, profit sharing, or defined benefit pension plans. The Group Marquis Centennial 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. *(DAGA 07-01 only available in states that have not approved the LL-12-DAG)	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. *(Group Marquis Flex only available in those states that have not approved the Group Marquis Centennial Indexed Annuity.)	Per Plan Requirements	Minimum = \$1,200 per year

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				

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 & 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 & up
60-69	\$1,000,000 & up
70-79	\$100,000 & up
80-85	*Any Amount
*May not apply to the Protector Product	

Preferred Category	Super Preferred	Preferred (Preferred TU)	Standard (Standard TU)
General	Must be clearly standard; no temporary or flat extra ratings		
Tobacco Use	None in past 5 years	None in past 3 years. Occasional cigar use may qualify for NTU if 12 or fewer cigars/year and negative for cotinine	None in past 1 year
		TU: <1 pack/day cigs or any amt other tobacco	TU: any amt any kind
Personal Medical History	No history of cardiovascular disease, cerebrovascular disease, cancer (except superficial skin), diabetes, respiratory disease. No ratable conditions; normal blood/HIV		no ratable conditions
Blood Pressure	135/85 or less to age 50 145/90 or less ages 51+ Under treatment okay	140/90 or less to age 50 150/90 or less ages 51+ Under treatment okay	
Cholesterol	215 or less to age 50 230 or less for 51+ and up to 240 if chol/HDL less than 4.5 Under treatment okay	240 or less to age 50 250 or less for 51+ Under treatment okay	
Build	See separate table		
Family History	No parent/sibling death from heart disease or cancer prior to 60. Client age 66+ family history not applicable	One or no parent/sibling death from heart disease or cancer prior to 60. Client age 66+ family history not applicable	
Driving Violations	No DUI, reckless driving or suspensions in last 5 years No more than 2 moving violations or accidents in last 3 years.		
Alcohol & Drugs	No history of substance abuse or treatment for substance abuse in past 10 years		
Avocation/Aviation	No ratable avocations or aviation unless flat extra is applied to cover risk or aviation exclusion rider applied		
Foreign Residence or Travel	No residence outside of US or Canada Not available if temporarily in US on work or student visa No foreign travel plans to underdeveloped or politically unstable countries		

Build	Weight (in lbs.)				
	Super Pref	Pref NT	STD NT	Pref TOB	STD TOB
4'8"	125	140	152	140	152
4'9"	130	145	157	145	157
4'10"	135	150	163	150	163
4'11"	140	155	168	155	168
5'0"	145	160	174	160	174
5'1"	150	165	180	165	180
5'2"	155	170	186	170	186
5'3"	160	175	192	175	192
5'4"	165	180	198	180	198
5'5"	170	185	204	185	204
5'6"	175	190	211	190	211
5'7"	180	195	217	195	217

Height	Super Pref	Pref NT	STD NT	Pref TOB	STD TOB
5'8"	185	200	224	200	224
5'9"	190	205	230	205	230
5'10"	195	210	237	210	237
5'11"	200	215	244	215	244
6'0"	205	220	251	220	251
6'1"	210	225	258	225	258
6'2"	215	230	265	230	265
6'3"	220	235	272	235	272
6'4"	225	240	279	240	279
6'5"	230	245	287	245	287
6'6"	235	250	294	250	294

Age	Amount Applied For		Term Product Portfolio – Underwriting Requirements Table Based on Total Underwriting Amount Applied									
	From	To										
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 & up
60-69	\$1,000,000 & up
70-75	\$100,000 & up

Preferred Category	Super Preferred	Preferred Plus (Preferred TU)	Preferred	Standard (Standard TU)
General	Must be clearly standard; no temporary or flat extra ratings			
Tobacco Use	None in last 60 months	None in last 24 months	None in past 12 months	None in last 12 months TU: any amt / any kind
		TU: <1 pack/day cigs or any amt other tobacco		
Personal Medical History	No history of heart disease, cancer, diabetes, respiratory disease No ratable conditions/normal blood/HIV			No ratable conditions
Blood Pressure	130/80 or less Not under treatment	Ages 18-44: 135/85 or less 45+: 140/90 or less NTU only: under treatment okay	140/90 or less Under treatment okay	145/95 or less Under treatment okay
		TU: not under treatment		
Cholesterol	210 or less chol/HDL 5.0 or less Not under treatment	225 or less chol/HDL 6.0 or less NTU: okay to be under treatment	260 or less chol/HDL 6.5 or less Under treatment okay	290 or less chol/HDL 7.0 or less Under treatment okay
		TU: Not under treatment		
Build	See separate table			
Family History	No parent/sibling death from heart disease or cancer prior to 60.	One or no parent/sibling death from heart disease or cancer prior to 60.		
Driving Violations	No DUI, reckless driving or suspensions in last 5 years			
	No more than 1 moving violation or accident in last 5 years	No more than 1 moving violation or accident in last 2 years	No more than 2 moving violations or accidents in last 3 years	No more than 2 moving violations or accidents in last 3 years
Alcohol & Drugs	No history of treatment/ counseling; no adverse/ illegal alcohol/drug use ever	No treatment/counseling in last 10 years	No treatment/counseling in last 8 years	No treatment/counseling in last 8 years
Hazardous Sports, Occupation, Aviation	No participation in hazard sports; Not in hazard occupation; No participation in aviation unless aviation exclusion rider applied	No participation ratable sports; Not in ratable occupation; No participation in ratable aviation unless aviation exclusion rider applied	No participation ratable sports; Not in ratable occupation; No participation in ratable aviation unless aviation exclusion rider applied	No participation ratable sports; Not in ratable occupation; No participation in ratable aviation unless aviation exclusion rider applied
Foreign Residence or Travel	No residence outside of US or Canada Not available if temporarily in US on work or student visa No foreign travel plans to underdeveloped or politically unstable countries			

Build	Weight (in lbs.)					
	Height	Super Pref	Pref Plus	Pref NT	STD NT	Pref TOB
4'8"	123	129	139	152	129	152
4'9"	128	133	143	157	133	157
4'10"	135	138	148	163	138	163
4'11"	136	143	153	168	143	168
5'0"	142	148	160	174	148	174
5'1"	146	153	167	180	153	180
5'2"	152	159	170	186	159	186
5'3"	157	167	175	192	167	192
5'4"	162	169	181	198	169	198
5'5"	166	174	186	204	174	204
5'6"	172	179	193	211	179	211
5'7"	176	184	198	217	184	217
5'8"	182	190	204	224	190	224
5'9"	187	196	210	230	196	230
5'10"	191	200	217	237	200	237
5'11"	197	206	223	244	206	244
6'0"	202	213	230	251	213	251
6'1"	209	219	235	258	219	258
6'2"	215	224	241	265	224	265
6'3"	221	231	249	272	231	272
6'4"	227	237	255	279	237	279
6'5"	232	243	263	287	243	287
6'6"	239	250	269	294	250	294

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).
1-800-635-1677

Exam One
1-800-768-2071

Underwriting Contacts

1.800.443.8793

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THE LAFAYETTE LIFE INSURANCE COMPANY

With more than one hundred 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, Ohio 45202-3341
www.LLIC.com

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.

Life insurance and annuity products are issued and guaranteed by The Lafayette Life Insurance Company, Cincinnati, Ohio. Guarantees are based on the claims-paying ability of the company. The Lafayette Life Insurance Company operates in D.C. and all states except AK and NY, and is a member of Western & Southern Financial Group, Inc.

Life Policy Series: Whole Life Insurance Policy ICC14 LL-01 1404; Whole Life Insurance Single Premium Policy ICC14 LL-02 1408; Whole Life Insurance Simplified Issue Policy ICC14 LL-03 1408 & ICC14 LL-04 1408; Whole Life Insurance Graded Death Benefit Policy ICC14 LL-05 1408, Flexible Premium Universal Life Policy VAN-09; Term to 105 Life Insurance Policy TLP-08

Life Rider Series: Accelerated Death Benefit Rider ICC16 LLR-07 1601; Accelerated Death Benefit Plus Rider ICC16 LLR-08 1601; Accidental Death Benefit Rider ADB-05; Term Life Insurance Rider ICC14 LLR-01 1408; Annual Renewable Term Rider ICC14 LLR-02 1408; Level Premium Paid-Up Additions Rider ICC14 LLR-03 1408; Single Premium Paid-Up Additions Rider ICC14 LLR-04 1408; Spouse Renewable Term Rider ICC14 LLR-05 1408; Accelerated Death Benefit Rider ICC14 LLR-06 1408; Waiver of Premium Disability Benefit Rider WP-05; Children's Insurance Rider CIR-05; Guaranteed Purchase Option Rider GPO-05; Waiver of Premium Benefit Rider WP-TLP08; Waiver of Monthly Deduction Benefit Rider WMD-UL, UABR-92 (UL) Accelerated Death Benefit Rider

Annuity Policy Series: Flexible Premium Deferred Indexed Annuity Policy LL-11-FPIA-1 & FPDA 06-I; Single Premium Deferred Annuity Contract With Indexed Interest Options ICC14 ENT-03 1406; Single Premium Immediate Annuity Policy SPIA-94; Deposit Administration Group Indexed Annuity Policy LL-12-DAG-1 & DAGA 07-01, Deposit Administration Group Equity Indexed Annuity Policy DAGA 98-I

Annuity Rider/Endorsement Series: Guaranteed Lifetime Withdrawal Benefit Rider ICC14 ER.03 GLWB-I 1406; Guaranteed Lifetime Withdrawal Benefit Rider ICC14 ER.04 GLWB-S 1406; Guaranteed Minimum Account Value Endorsement ICC14 EE.21 GMAV-7 1406; Guaranteed Minimum Account Value Endorsement ICC14 EE.22 GMAV-10 1406; Single Index Multi-Year Point-to-Point Indexed Interest Option Endorsement ICC14 EE.23 SI-MY-PTP 1406; Single Index Point-to-Point Indexed Interest Option Endorsement ICC14 EE.23 SI-PTP 1406; Single Index Monthly Average Indexed Interest Option Endorsement ICC14 EE.23 SI-MA 1406; Waiver of Withdrawal Charge Endorsement ICC14 EE.25 WWC; Unisex Endorsement ICC14 EE.30 1406 MT

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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