

# Annuity Products Overview

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 Benefit responsive, which means that withdrawal charges are waived if assets are withdrawn to pay plan benefits due to the death, disability, termination of employment or retirement of a participant.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

The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in DC and all states except New York and is a member of Western & Southern Financial Group, Inc. Flexible Premium Deferred Annuity Contract with Index-linked Interest Options series ICC17 LL-06-FPIA 1701, LL-11-FPIA-1 and FPDA 06-I; Single Premium Deferred Annuity Contract with Indexed Interest Options ICC14 ENT-03 1406 and Guaranteed Lifetime Withdrawal Benefit Rider series ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406; Single Premium Immediate Annuity Policy SPIA-94; Deposit Administration Group Indexed Annuity Policy LL-12-DAG-1 & DAGA 07-I; and Deposit Administration Group Equity Indexed Annuity Policy DAGA 98-I issued by The Lafayette Life Insurance Company.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, The Lafayette Life Insurance Company. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Lafayette Life. Product and feature availability, as well as benefit provisions, vary by state. Check the Lafayette Life website (LLIC.com) for state-specific limitations.

**No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.**

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**Lafayette Life Insurance Company**

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company  
 400 Broadway • Cincinnati, OH 45202  
 LafayetteLife.com