



The Marquis Advant-Edge 5 - Equity Indexed Annuity

Why should you consider a Marquis Advant-Edge Equity Indexed Annuity?

The Marquis Advant-Edge 5 Equity Indexed Annuity...

Designed to help meet your retirement income needs providing downside protection with the potential of higher returns.

EQUITY INDEXED ANNUITY

The Marquis Advant-Edge 5 is an equity indexed annuity offered by The Lafayette Life Insurance Company. As an equity indexed annuity it guarantees safety of principal and pays a minimum rate of interest but also offers the potential for excess interest based in part on the performance of the S&P 500[®]. The S&P 500[®], which does not include dividends paid by the S&P 500 companies, is used as an index of performance. Your premium is not invested in any of the equities that comprise the S&P 500 and you are not exposed to any market risk of loss. Instead, you will receive at least a guaranteed minimum rate of interest and your net premium, assuming you have made no withdrawals, will never be at risk.

OPTIONS

The Marquis Advant-Edge 5 Equity Indexed Annuity allows you to pay premium at any time. With each premium payment you may choose between a fixed interest rate and/or an interest rate linked in part to changes in the S&P 500[®].

Fixed Interest: Each premium allocated to the fixed option receives a declared rate of interest for one year. The interest rate is reset each year prior to your premium anniversary for the next year.

Equity Indexing: Each premium allocated to the equity-indexed option will receive interest annually that is linked to a percentage of any growth in the S&P 500[®] up to a maximum rate declared by the company. The index rate will be at least the minimum rate guaranteed in your contract. Assuming there are no early withdrawals, there is no risk to your net premium regardless of the option chosen.

Index Date: The 15th of the month on or following the date your premium is received and each anniversary of that date.

Index Period: The one-year period between index dates.

Participation Rate: The percentage of any positive change in the S&P 500[®] that will be credited on the index date subject to the Cap Rate. The participation rate is set each year prior to the index date for each premium and will apply for the next index period.

Cap Rate: The maximum amount of interest that will be credited to the value of the indexed option at the end of the index period. The cap rate is set each year prior to the index date for each premium and will apply for the next index period.

SAFETY AND POTENTIAL

The Marquis Advant-Edge 5 provides safety and security for your retirement nest egg or other savings (although there is a charge for certain early withdrawals). In addition, however, indexing your interest rate to the S&P 500[®] creates the potential to earn a higher interest rate than you may be able to earn under the fixed interest rate option.

How Equity-Indexed Values Are Calculated: Premium allocated to the equity-indexed option will earn interest as follows:

- Premium received prior to the index date will receive the daily equivalent of the current fixed interest rate until the index date.
- On the index date the money allocated to the indexed option will be transferred to the indexed option.
- The minimum interest rate guarantee in your contract will be credited to the premium allocated to the Index option.
- At the end of the index period, Lafayette Life calculates any growth over the year by calculating the percentage of change between the values of the S&P 500[®] index at the beginning of the index period to the S&P 500[®] index at the end of the index period.
- The rate of interest credited will be the percentage of change multiplied by the participation rate. The amount credited will be no higher than the cap rate.
- Any interest is then added to the indexed value of this premium at the end of the prior year. The value of this premium is reset at the new value and added to the policy value.

PROTECTION

Interest "Locked-In": Interest credited, whether through the equity indexed or fixed option is "locked in" once it is credited and cannot be lost by any declines in the index in future years.

Annual Reset: Your beginning index is reset on each index date to the closing value on that date. This provides a fresh opportunity for indexed linked growth regardless of the performance of the index in prior years.

Guaranteed Minimum Interest: The annual effective interest rates credited to your annuity during the deferred accumulation period will be at least 2% for policy years 1 through 10, and 3% for policy years 11 and later.

WITHDRAWAL CHARGES

Withdrawal charges will apply for the first 10 policy years, except during the first 60 days of the 6th policy year. During this 60 day period, and after 10 years, you will have access to your policy value free of any withdrawal charge. The withdrawal charges are as follows:

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

* = 0% for the first 60 days of the sixth policy year.

WITHDRAWALS

Starting in the first year you may take automatic monthly withdrawals of the interest credited to your policy. If your premium is allocated to the equity indexed option the withdrawal amount will be based on the minimum interest rate specified in the contract. Withdrawals do not participate in any potential gains in the

S&P 500®.

Cumulative withdrawals in one policy year exceeding 10% of the policy value may be subject to withdrawal charges. If an Annuitant is confined to an approved nursing facility the free withdrawal amount is increased to 25% after the Annuitant has been confined for 60 days. Withdrawal charges are waived if the Annuitant suffers a terminal illness (as defined in the policy) after the first policy year.

All or some of each withdrawal is subject to income taxes and if withdrawals are taken before age 59 ½, they may be subject to a penalty tax. Please consult your tax advisor regarding your specific situation.

TRANSFERS

On each annual index date you may elect to transfer money between the fixed and equity indexed option without any charges. Simply contact us before the index date and tell us the amount you would like transferred.

PAYOUT OPTIONS

One of the most valuable options of any annuity is its ability to provide you a guaranteed income. This income may be paid to you for a fixed period, over your lifetime, or the joint lifetimes of you and your spouse. Exercising one of the annuity payout options in the Marquis Advant-Edge 5 contract can provide you with a guaranteed income that you cannot outlive.

DEATH BENEFIT

If you die before maturity, the beneficiary will receive a death benefit. It will be the policy value if you are the Annuitant. Or it will be the surrender value if you are not the Annuitant, but are the Owner. This benefit will pass free of probate to your named beneficiary.

TO START

The Marquis Advant-Edge 5 Equity Indexed Annuity may be started with as little as \$1,000. Additional premium payments may be made. Issue ages are from age 0 to age 85. The Marquis Advant-Edge 5 Equity Indexed Annuity may not be available in all states.

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