



**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341
(800) 243-6631

A Basic Life Insurance Illustration of

Patriot 2022: Level Premium Whole Life Insurance Policy

Policy form ICC21 LL-01 2104

Designed for

Don Johnson

Agent/Representative

TYLER WILLE

7743 Great Glen Circle
Delray Beach, FL 33446
25906
(561) 376-6480

This is an illustration only, not an offer, policy, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 22 pages.

Patriot 2022: Level Premium Whole Life Insurance Policy

Narrative Summary

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

Basic Life Insurance Illustration

Policy Summary This summary provides a brief description of a life insurance policy and any riders. It is not a substitute for a life insurance policy or any riders which may be issued with the policy. **Life insurance 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. In the event of any conflict, the provisions of the policy and the riders, and NOT this summary, shall control.**

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by, The Lafayette Life Insurance Company. Guarantees are based on the claim-paying ability of Lafayette. Lafayette has sole financial responsibility for its products. Products and feature availability, as well as benefit provisions, vary by state. See your financial professional for details and limitations.

Policy Form The Patriot 2022 (ICC21 LL-01 2104) is a whole life insurance policy which provides a level amount of insurance as long as the policy continues in force. Premiums are payable to age 75. If the policy is still in effect when the insured reaches age 121, the policy will mature and we will pay the net cash value to you.

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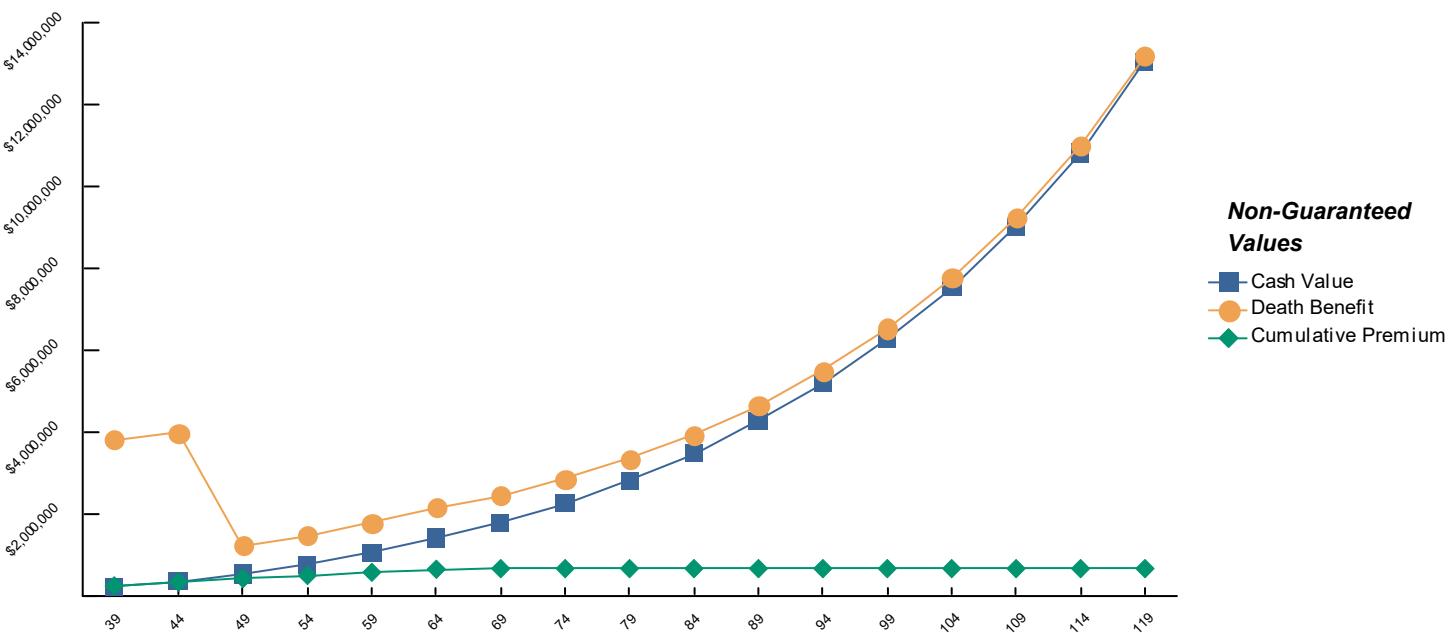
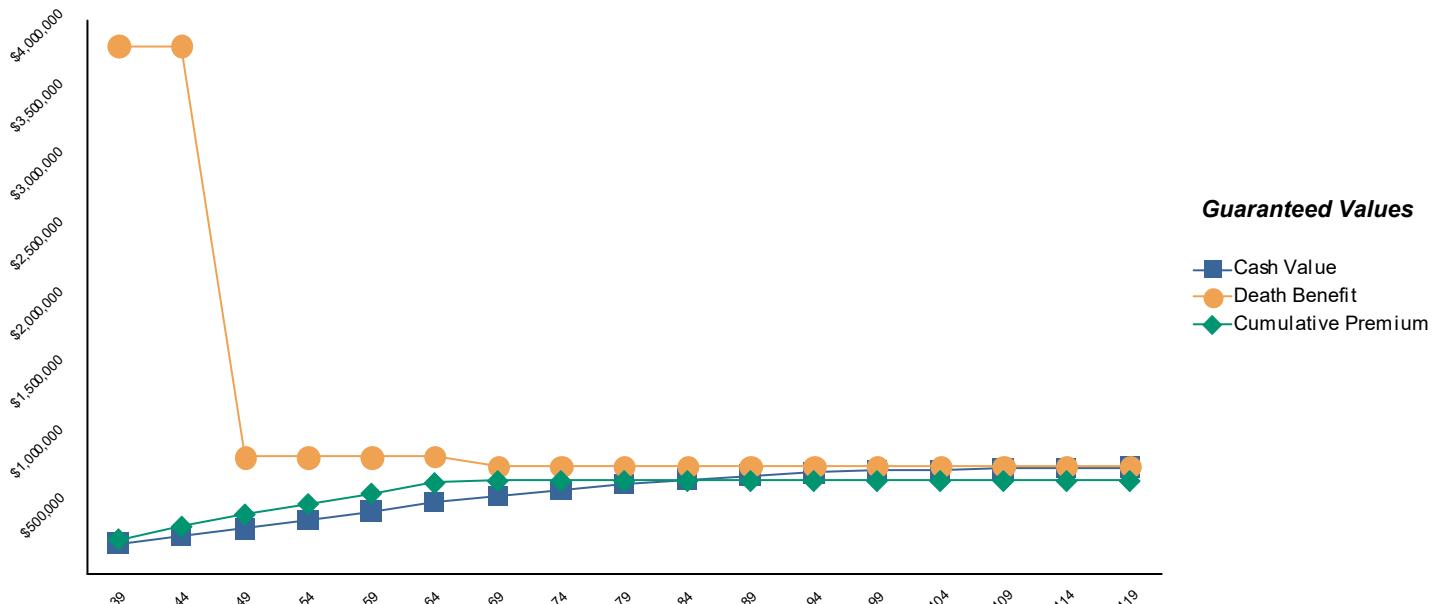
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Premium Information Premiums are illustrated on an Annual basis. The first year modal premium is \$29,999.98. First year premiums for other modes are:

Annual: \$29,999.98 Semi-annual: \$15,181.82 Quarterly: \$7,681.83 Monthly: \$2,566.67

This illustration assumes that premiums are paid by you:

- During years 1-27 premiums are paid in cash, out of pocket by you, each year.
- After the first 27 years, the Reduced Paid-Up option is exercised and the cash value of the policy is used to pay up the policy with no further outlay by you.

This illustration uses male rates.

Dividends Increases in future values are dependent upon dividends. **Dividends are NOT guaranteed.** If actual dividends are lower than assumed in this illustration, projected cash values and death benefits will be lower than shown and the amount of Reduced Paid-Up insurance will be lower. If actual dividends are higher than assumed, projected cash values and death benefits will be higher than shown.

Policy Loans You can take a loan that is secured by the policy's cash value.

At any time while the Insured is alive and the policy is in force, you may submit a request for a loan that is secured by the policy's cash value. The loan must be in an amount that, when added to any existing policy loan, is not greater than your available loan value. Your loan value will be less than the policy's cash value. Loans will be charged interest payable to Lafayette Life at an adjustable loan interest rate that we may change from year to year. The minimum loan interest rate is 0.00%. The maximum loan interest rate is 8.00%. We recommend that you pay accrued loan interest prior to the end of a policy year. Any interest that is not paid at the end of a policy year is added to the loan balance, which will also be charged interest. **Interest that you pay to us is not credited to the cash value of the policy and it does not increase the cash value of the policy.** A policy dividend, if any, may not be sufficient to pay loan interest. Loans may generate an income tax liability, reduce the cash surrender value and death benefit, or cause the policy to lapse. You may increase the risk that your policy will lapse (terminate without value) if you take a loan. A policy loan or unpaid interest may have tax consequences.

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Important Tax Information

Any references to the taxation of life insurance policies in this illustration are based on Lafayette Life's understanding of the Federal taxation of life insurance as of the date of this illustration. Lafayette Life and its agents do not provide tax advice. Please consult your tax advisor regarding your own personal situation.

While a life insurance policy is in force, increases in policy value are not subject to Federal income tax until a distribution as defined by the Internal Revenue Code. The following discussion provides a general description of Federal tax considerations relating to the policy. The discussion is not exhaustive, it does not address the likelihood of future changes in Federal tax law or interpretations thereof, and it does not address state or local tax considerations which may be significant in the purchase and ownership of a policy.

In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code, a life insurance policy must satisfy a 7-pay premium limitation.

- * Life insurance policy premiums must be within certain limits during the first 7 policy years and also during the 7-year period following certain policy changes.
- * Failure to satisfy this limitation, either at issue or later, would classify the policy as a Modified Endowment Contract (MEC) and result in distributions receiving less favorable tax treatment.
- * **The initial 7-pay premium for the policy as illustrated is \$250,447.02 per year. This is the maximum premium you can pay per year during the first 7 policy years, without causing the policy to be classified as a MEC.**
- * Certain changes to the policy benefits or premiums over the lifetime of the policy (whether illustrated or not) may alter the premium limitation.

The policy, as illustrated, is not a MEC. Changes to the policy may cause the policy to become a MEC in the future and lose its favorable tax status. Changes that might impact this determination include, but are not limited to, changes in the face amount of insurance, addition or termination of riders, changes to the amount or duration or mode of premiums, or changes to the amount of dividends.

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If your policy is a MEC:

- * You may be subject to additional taxes and penalties on any distributions from your policy during the life of the insured.
- * Policy distributions, such as loans, withdrawals, surrenders, cash dividends, and dividends retained by the insurer as principal or interest on a loan under the policy, will be taxed on a "gain first" basis to the full extent of such gains in the policy.
- * There is a penalty of 10% of taxable income for distributions from the policy prior to the policyowner's age 59 ½, with certain limited exceptions.

In all cases, any gain in the policy is taxable on full surrender of the policy. The tax treatment of any death benefit provided under the policy does not change depending on whether the policy is a MEC or not. The tax treatment of the growth in policy values does not change depending on whether the policy is a MEC or not.

Other Important Information

This illustration makes several timing assumptions. Premiums are paid exactly when due. Surrenders of paid up additions occur at the beginning of each policy year. Loans and loan repayments occur at the end of each policy year. Dividends are credited at the end of each policy year. In this illustration, the dollar value of dividends is added to the cash value and death benefits at the end of each policy year illustrated. Please see the contract for details regarding each specific dividend option.

The dividend options shown on this illustration include:

- o Paid Up Additions: At the beginning of the next policy year, the dollar value of the dividend is used to purchase paid-up additional insurance. The amount of paid up additional insurance purchased is included in the non-guaranteed values of the tabular detail.

This illustration has been prepared based on 100% of the company's current dividend scale. This illustration assumes that the currently illustrated, non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

This illustration assumes that all premiums are paid in cash each year by you until the insured attains age 65. Whether future values will increase is dependent on dividends *which are not guaranteed*. If actual dividends are lower than assumed in this illustration, then the projected, non-guaranteed net cash values and death benefits will be lower than those shown. If actual dividends are higher than assumed, the projected, non-guaranteed net cash values and death benefits will be higher than those shown.

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Address Please address all inquiries to The Lafayette Life Insurance Company.

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Agent: TYLER WILLE
7743 Great Glen Circle
Delray Beach, FL 33446

The Lafayette Life Insurance Company operates in Washington DC and all states except New York.

Riders Illustrated values include the following additional benefits:

Premium Deposit Fund **(LLR-18 1901 TX):** This rider allows for premiums to be paid in advance at any time. If a policy premium is due and unpaid and the balance of the premium deposit fund is sufficient, money will be moved from the premium deposit fund and credited to your policy, possibly avoiding lapse or nonforfeiture. Money in the premium deposit fund will earn interest at a rate declared by the company. Interest on the premium deposit fund is gain and is taxable currently, and we will send a 1099 or its replacement form to you each year. The amount of money in the premium deposit fund is limited by state regulation; please see the rider for more details. In the event of a surrender or death benefit, the balance of the premium deposit fund will be added to the total payout. There is no premium charge for this rider.

**TLR 10
\$2,975,000
Stop Year: 10** **10 Year Term Rider (ICC14 LLR-01 1408):** This is a term life insurance rider which provides a level death benefit until age 95. The premium for this rider is level for the first 10 policy years and increases every year thereafter. Subject to the term of this rider, this rider may be converted, in whole or in part, at the earlier of the end of the level premium period or the insured's age 65. There is a premium charge for this rider.

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LPUA
Stop Year: 27
Underwritten
Annual
Premium:
\$11,816.75

Level Premium Paid-up Additions Rider (ICC19 LLR-15 1901): Each premium paid for this rider is used as a single premium to purchase a level amount of paid-up additional insurance. While active, you may pay additional premiums for this rider to buy paid-up additional insurance. You may pay any amount at any time, subject to a maximum annual premium of \$11,816.75. The minimum annual premium for this rider is \$500 in the first rider year and \$120 in each rider year thereafter. If the minimum annual premium for this rider is not paid in any rider year, no more premiums will be accepted for this rider. After the first seven rider years, the maximum annual premium that may be paid for this rider is the average of the rider premiums paid during the first seven rider years. The cumulative maximum premium that may be paid on the life of the insured under this rider and any other riders with a lifetime maximum premium is \$5,000,000 in total. During years two through seven you may be able to pay catch-up premiums, to the extent that you have paid less than the maximum annual premium in prior years. For details on how premium limitations work, please refer to the rider contract.

The insurance provided by this rider also has a cash value, which may be surrendered for cash or used as part of the policy's cash value to collateralize a loan. If you surrender some or all of the insurance provided by this rider, we will pay you the cash value of that insurance and permanently reduce the death benefit payable under this rider.

The Waiver of Premium Benefit, if part of the policy, does not apply to premiums under this rider.

SPUA
\$220,000.02
Stop Year: 1

Single Premium Paid-up Additions Rider (ICC19 LLR-16 1901): Your single premium paid purchases additional paid-up life insurance. The amount of insurance purchased is determined by applying the amount paid as a single premium. No further premium may be paid. The insurance provided by this rider also has a cash value, which may be surrendered for cash or used as part of the policy's cash value to collateralize a loan. If you surrender some or all of the insurance provided by this rider, we will pay you the cash value of that insurance and permanently reduce the death benefit payable under this rider.

ADBR Plus
Stop Year: 83

Accelerated Death Benefit Plus Rider (ICC16 LLR-08 1601): This rider allows for the acceleration of a portion of the policy's death benefit provided that the insured qualifies for one of the benefit triggers. The policy's death benefit and any net cash value received upon surrender will be reduced if this advance is paid. Upon receiving an advance, a special lien will be created against the death benefit of the policy. While outstanding, the lien will grow with interest. Please see the rider for terms and conditions, which may vary by issue state. There is no premium for this rider. There may be an administrative fee of no more than \$250 charged at the time of claim.

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Patriot 2022: Level Premium Whole Life Insurance Policy**Definitions of Key Terms and Column Headings**

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"Annual Date" means the same date each year as the policy's Date of Issue. The Date of Issue is the effective date for the policy. However, insurance coverage only takes effect under the policy if all requirements for such coverage have been met.

"Beneficiary" means the person(s) named to receive the death benefit and applicable rider benefits upon the death of the insured.

"Contract Premium" means the gross premium required for the base policy and all riders shown in this illustration. This illustration assumes that premiums are paid on a(n) Annual basis.

"Cumulative Premiums" means the total to date of all out-of-pocket premiums paid by you.

"Death Benefit" means the amount payable, by reason of the insured's death under the base policy and any riders which provide insurance on the life of the insured. It does not include benefits which may be payable under other riders. The death benefit will be reduced by any outstanding loans and loan interest and any unpaid premiums due at the insured's death. The death benefit will also include a pro rata share of the dividend for the policy year of death and a refund of premiums paid for any period after the insured's death.

"Dividend" means the dividend we anticipate will be credited annually to this policy based on the percentage of our current dividend scale stated in the Other Important Information section of this illustration. *Dividends are neither estimates nor guarantees.* The first dividend, if any, will be credited once the entire premium for the second policy year has been paid. This illustration assumes each annual dividend is credited at the end of its corresponding policy year.

"Dividend Accumulation" means the value of dividends left to accumulate at interest. The rate of interest is a non-guaranteed element.

"Guaranteed Elements" means the premiums, benefits and values which are guaranteed.

"Illustrated Scale" means the scale of non-guaranteed elements currently being illustrated by us. This scale is reasonably based on our actual, recent historical experience. The non-guaranteed elements of the illustration are based on 100% of our current dividend scale.

"Insured" means the person named on page 1 of this illustration.

"Non-Guaranteed Elements" means the premiums, benefits, and values that are not guaranteed. The assumptions on which these are based are subject to change by us and actual results may be more or less favorable.

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"Net Cash Value" means the amount of money we will pay you upon surrender of the policy. It is equal to the cash value (which includes the cash value of any paid-up additions in force) less the loan balance, if any.

"Paid-Up Additions" means the in-force additional insurance that requires no further premium. Paid-Up Additions can be purchased by way of a Paid-Up Additions rider or by applying a dividend to purchase insurance.

"Premium Outlay" means the out-of-pocket payment by you after reflecting your election to use non-guaranteed elements to pay all or part of the premium. Where a zero is displayed in this column, the entire contract premium is covered by such use and the policy will not require an out-of-pocket payment. This is dependent upon the level of non-guaranteed elements, which may change over time.

"Surrender to Pay Premium" means the amount of paid-up additions surrendered each policy year. Where a zero is displayed in this column, no surrender will occur.

"50% Illustrated Scale" means a scale of the non-guaranteed dividends reduced by 50%. This reduction includes the non-guaranteed interest and charges contained in the non-guaranteed elements of this illustration.

"We, our, or us" means The Lafayette Life Insurance Company

"You or your" means the owner(s) of the policy described in this illustration. The owner is also the applicant.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown.

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Year	Guaranteed				Non-Guaranteed				Illustrated Scale					
	Contract Premium		Net Cash Value		Death Benefit		Contract Premium		Premium Outlay		Net Cash Value		Death Benefit	
	5		10		20		Age 70		50% Illustrated Scale		Illustrated Scale		50% Illustrated Scale	
5	18,303	261,409	3,818,802	18,303	18,303	295,119	3,882,301	18,303	18,303	18,303	330,981	3,949,383		
10	18,303	314,636	3,819,968	18,303	18,303	399,857	3,977,332	18,303	18,303	18,303	497,670	4,156,659		
20	15,120	437,673	847,013	15,120	15,120	672,293	1,223,793	15,120	15,120	15,120	988,336	1,728,269		
Age 70	0	573,970	777,052	0		0	1,062,679	1,433,358		0	0	1,880,165	2,525,563	

Elements that are fully guaranteed are explicitly labeled "guaranteed" and all other elements are subject to change by The Lafayette Life Insurance Company. Actual results may be more or less favorable.

I(we) have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Your Signature (owner/applicant)

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Agent

Date

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Tabular Detail

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Age	Year	Guaranteed			Non-Guaranteed Assumptions				
		Contract Premium	Net Cash Value	Death Benefit	Premium Outlay	Surr to Pay Prem	Annual Dividend	Net Cash Value	Net Cash Value
39	1	250,000	221,947	3,817,790	250,000	0	11,062	233,009	233,009
40	2	18,303	231,572	3,818,050	18,303	0	12,169	21,995	255,004
41	3	18,303	241,364	3,818,305	18,303	0	13,316	23,533	278,537
42	4	18,303	251,308	3,818,555	18,303	0	14,580	25,197	303,734
43	5	18,303	261,409	3,818,802	18,303	0	16,199	27,246	330,981
323,212				323,212	0	67,326			
44	6	18,303	271,672	3,819,043	18,303	0	17,959	29,474	360,454
45	7	18,303	282,118	3,819,281	18,303	0	19,754	31,796	392,250
46	8	18,303	292,765	3,819,514	18,303	0	20,790	33,421	425,671
47	9	18,303	303,596	3,819,743	18,303	0	21,888	35,108	460,779
48	10	18,303	314,636	3,819,968	18,303	0	23,023	36,892	497,670
414,727				414,727	0	170,740			
49	11	15,120	326,126	845,189	15,120	0	24,245	39,025	536,696
50	12	15,120	337,824	845,407	15,120	0	25,531	41,011	577,707
51	13	15,120	349,711	845,620	15,120	0	26,881	43,066	620,772
52	14	15,120	361,773	845,830	15,120	0	28,325	45,223	665,995
53	15	15,120	373,990	846,036	15,120	0	29,878	47,489	713,484
490,327				490,327	0	305,600			
54	16	15,120	386,361	846,238	15,120	0	31,495	49,840	763,324
55	17	15,120	398,904	846,437	15,120	0	33,168	52,311	815,635
56	18	15,120	411,625	846,632	15,120	0	34,890	54,876	870,510
57	19	15,120	424,542	846,824	15,120	0	36,648	57,528	928,038
58	20	15,120	437,673	847,013	15,120	0	38,444	60,297	988,336
565,927				565,927	0	480,245			
59	21	15,120	450,529	847,199	15,120	0	40,358	62,719	1,051,054
60	22	15,120	463,573	847,381	15,120	0	42,451	65,811	1,116,865
61	23	15,120	476,784	847,561	15,120	0	44,668	69,036	1,185,902
62	24	15,120	490,126	847,737	15,120	0	47,017	72,344	1,258,246
63	25	15,120	503,596	847,910	15,120	0	49,457	75,776	1,334,022
565,927				565,927	0	480,245			

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Age	Year	Guaranteed			Non-Guaranteed Assumptions					
					100% of Current Dividend Scale					
		Contract Premium	Net Cash Value	Death Benefit	Premium Outlay	Surr to Pay Prem	Annual Dividend	Net Cash Value	Net Cash Value	Death Benefit
		641,527			641,527	0	704,196			
64	26	15,120	517,174	848,081	15,120	0	52,034	79,326	1,413,348	2,155,882
65	27	15,120	530,867	848,249	15,120	0	54,736	83,054	1,496,401	2,236,159
66	28	0	539,430	777,052	0	0	46,007	70,145	1,566,546	2,236,354
67	29	0	548,024	777,052	0	0	48,342	73,300	1,639,846	2,304,962
68	30	0	556,657	777,052	0	0	50,814	76,647	1,716,493	2,375,979
		671,767			671,767	0	956,129			
69	31	0	565,306	777,052	0	0	53,384	80,053	1,796,546	2,449,482
70	32	0	573,970	777,052	0	0	56,085	83,619	1,880,165	2,525,563
71	33	0	582,618	777,052	0	0	58,931	87,261	1,967,426	2,604,338
72	34	0	591,228	777,052	0	0	61,954	91,028	2,058,454	2,685,959
73	35	0	599,760	777,052	0	0	65,120	94,826	2,153,281	2,770,552
		671,767			671,767	0	1,251,603			
74	36	0	608,199	777,052	0	0	68,435	98,732	2,252,013	2,858,237
75	37	0	616,521	777,052	0	0	71,885	102,700	2,354,713	2,949,121
76	38	0	624,727	777,052	0	0	75,490	106,830	2,461,543	3,043,328
77	39	0	632,816	777,052	0	0	79,249	111,122	2,572,665	3,140,984
78	40	0	640,781	777,052	0	0	83,201	115,581	2,688,246	3,242,248
		671,767			671,767	0	1,629,863			
79	41	0	648,621	777,052	0	0	87,350	120,243	2,808,489	3,347,292
80	42	0	656,299	777,052	0	0	91,702	124,944	2,933,432	3,456,289
81	43	0	663,797	777,052	0	0	96,204	129,720	3,063,152	3,569,366
82	44	0	671,094	777,052	0	0	100,899	134,570	3,197,722	3,686,679
83	45	0	678,165	777,052	0	0	105,761	139,455	3,337,177	3,808,371
		671,767			671,767	0	2,111,779			
84	46	0	684,972	777,052	0	0	110,859	144,356	3,481,533	3,934,652
85	47	0	691,476	777,052	0	0	116,204	149,262	3,630,794	4,065,759
86	48	0	697,638	777,052	0	0	121,767	154,123	3,784,917	4,201,908
87	49	0	703,411	777,052	0	0	127,551	158,874	3,943,791	4,343,320

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Patriot 2022: Level Premium Whole Life Insurance Policy

Tabular Detail

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

Age	Year	Guaranteed			Non-Guaranteed Assumptions					
		Contract Premium	Net Cash Value	Death Benefit	Premium Outlay	Surr to Pay Prem	Annual Dividend	Increase in Net Cash Value	Net Cash Value	Death Benefit
88	50	0	708,742	777,052	0	0	133,560	163,447	4,107,238	4,490,233
		671,767			671,767	0	2,721,720			
89	51	0	713,622	777,052	0	0	139,770	168,050	4,275,288	4,642,877
90	52	0	718,035	777,052	0	0	146,207	172,650	4,447,938	4,801,508
91	53	0	721,998	777,052	0	0	152,967	177,516	4,625,453	4,966,492
92	54	0	725,573	777,052	0	0	160,008	182,907	4,808,361	5,138,163
93	55	0	728,790	777,052	0	0	167,260	188,579	4,996,939	5,316,776
		671,767			671,767	0	3,487,932			
94	56	0	731,758	777,052	0	0	174,754	195,107	5,192,046	5,502,607
95	57	0	734,602	777,052	0	0	182,305	202,484	5,394,530	5,695,729
96	58	0	737,361	777,052	0	0	189,838	210,095	5,604,625	5,896,101
97	59	0	739,948	777,052	0	0	197,304	216,972	5,821,597	6,103,624
98	60	0	742,357	777,052	0	0	205,007	223,958	6,045,556	6,318,524
		671,767			671,767	0	4,437,140			
99	61	0	744,564	777,052	0	0	213,003	230,975	6,276,531	6,541,109
100	62	0	746,538	777,052	0	0	221,253	237,892	6,514,422	6,771,656
101	63	0	748,294	777,052	0	0	229,605	244,929	6,759,351	7,010,305
102	64	0	749,887	777,052	0	0	237,852	252,241	7,011,592	7,256,981
103	65	0	751,324	777,052	0	0	246,350	259,791	7,271,383	7,511,947
		671,767			671,767	0	5,585,203			
104	66	0	752,638	777,052	0	0	255,055	267,764	7,539,147	7,775,438
105	67	0	753,881	777,052	0	0	263,967	276,420	7,815,568	8,047,678
106	68	0	755,155	777,052	0	0	273,074	286,286	8,101,853	8,328,865
107	69	0	756,484	777,052	0	0	282,720	296,976	8,398,829	8,619,504
108	70	0	757,766	777,052	0	0	293,680	307,915	8,706,744	8,920,871
		671,767			671,767	0	6,953,699			
109	71	0	758,994	777,052	0	0	305,877	319,984	9,026,728	9,234,222
110	72	0	760,167	777,052	0	0	318,922	332,876	9,359,604	9,560,422
111	73	0	761,294	777,052	0	0	332,878	346,751	9,706,355	9,900,384

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Patriot 2022: Level Premium Whole Life Insurance Policy

Tabular Detail

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

Guaranteed				Non-Guaranteed Assumptions						
				100% of Current Dividend Scale						
<u>Age</u>	<u>Year</u>	Contract	Net Cash	Death	Premium	Surr to	Annual	Net Cash	Net Cash	
		<u>Premium</u>	<u>Value</u>	<u>Benefit</u>	<u>Outlay</u>	<u>Pay Prem</u>	<u>Dividend</u>	<u>Value</u>	<u>Value</u>	
112	74	0	762,374	777,052	0	0	347,788	361,559	10,067,913	10,255,062
113	75	0	763,400	777,052	0	0	363,614	377,159	10,445,073	10,625,372
671,767				671,767		0	8,622,778			
114	76	0	764,387	777,052	0	0	380,326	393,828	10,838,901	11,012,200
115	77	0	765,327	777,052	0	0	397,354	410,686	11,249,587	11,415,856
116	78	0	766,220	777,052	0	0	414,642	427,777	11,677,364	11,836,586
117	79	0	767,083	777,052	0	0	432,221	445,366	12,122,730	12,274,668
118	80	0	767,891	777,052	0	0	450,052	462,823	12,585,553	12,730,337
671,767				671,767		0	10,697,373			
119	81	0	768,668	777,052	0	0	468,027	480,763	13,066,316	13,203,734
120	82	0	769,406	777,052	0	0	486,096	498,645	13,564,961	13,694,936
121	83	0	777,053	777,052	0	0	439,876	574,681	14,139,642	14,139,642
671,767				671,767		0	12,091,372			

The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer.
 Actual results may be more or less favorable.

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Patriot 2022: Level Premium Whole Life Insurance Policy

Additional Information

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

This illustration assumes that premiums are paid by you:

- During years 1-27 premiums are paid in cash, out of pocket by you, each year.
- After the first 27 years, the Reduced Paid-Up option is exercised and the cash value of the policy is used to pay up the policy with no further outlay by you.

Total Lump Sum

LPUA: \$0.00	FPUA: \$0.00	SPUA: \$220,000.02	PDF Max: \$0.00	1035: \$0.00
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Life Insurance Cost Information

	Net Payment Cost Index		Surrender Cost Index	
	Guaranteed	Projected	Guaranteed	Projected
Year 10	45.20	25.84	33.13	13.77
Year 20	45.20	21.75	34.39	10.94

These indices are computed by the formulae as prescribed by the National Association of Insurance Commissioners, and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

Premium Information

Premiums in this illustration are assumed to be paid on a(n) Annual basis.

Required Premiums

<u>Coverage</u>	<u>Coverage</u>	<u>First Year Annual</u>	<u>Minimum Required</u>
	<u>Amount</u>	<u>Premium</u>	<u>Annual Premium</u>
Base Policy (ICC21 LL-01 2104)	\$331,854	\$14,999.98	\$14,999.98
10 Year Term Rider (ICC14 LLR-01 1408)	\$2,975,000	\$3,183.25	\$3,183.25
Level Premium PUA Rider (ICC19 LLR-15 1901)		\$11,816.75	\$120.00
Total Minimum Required Annual Premium		\$29,999.98	\$18,303.23

Coverages paid for by Single Premium at Issue

<u>Coverage</u>	<u>Single Premium</u>
Single Premium PUA Rider (ICC19 LLR-16 1901)	\$220,000.02 # Paid at Issue

Other Riders or Coverages included at no cost to you

Accelerated Death Benefit Plus Rider (ICC16 LLR-08 1601)
Premium Deposit Fund Rider (LLR-18 1901 TX)

Riders with Optional Premium

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Patriot 2022: Level Premium Whole Life Insurance Policy

Additional Information

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

Level Premium PUA Rider (ICC19 LLR-15 1901)

Illustrated First Year Premium	\$11,816.75
Additional Optional LPUA Premium	\$0.00
Minimum Required First Year Premium	\$500.00
Minimum Required Annual Premium	\$120.00
Maximum Allowed Premium Per Year, Years 1-7	\$11,816.75
Maximum Allowed Premium Per Year, Years 8+	\$1,790.96

The initial 7-pay premium for the policy as illustrated is \$250,447.02 per year. The policy, as illustrated, is not a MODIFIED ENDOWMENT CONTRACT (MEC).

Underwriting Requirements

Total Underwriting Amount: [\$3,621,388]. This amount reflects the policy and any attached riders and will be used by the underwriting department to determine what medical evidence, if any, is necessary. The underwriting requirements change from time to time and the current requirements grid is available to your agent by referring to the Agent Reference Manual.

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Patriot 2022: Level Premium Whole Life Insurance Policy

Supplemental Illustration - Accelerated Death Benefit Plus Report

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

Age	End of Year	Non-Guaranteed Policy Values			Chronic Illness Policy Values			Specified Medical Condition Policy Values			Terminal Illness Policy Values		
		Cash Value	Death Benefit	Periodic Advance ^{1,2}	Max Lump Sum	Remaining Death Benefit	Max Lump Sum	Remaining Death Benefit	Max Lump Sum	Remaining Death Benefit	Max Lump Sum	Remaining Death Benefit	
39	1	221,947	842,790	421,395	470,284	372,506	246,947	595,843	471,947	370,843			
40	2	242,835	868,522	434,261	492,835	375,687	267,835	600,687	492,835	375,687			
41	3	265,221	896,299	448,149	515,221	381,078	290,221	606,078	515,221	381,078			
42	4	289,155	926,128	463,064	539,155	386,973	314,155	611,973	539,155	386,973			
43	5	314,781	958,184	479,092	564,781	393,402	339,781	618,402	564,781	393,402			
44	6	342,496	993,143	496,571	592,496	400,647	367,496	625,647	592,496	400,647			
45	7	372,496	1,031,187	515,594	622,496	408,691	397,496	633,691	622,496	408,691			
46	8	404,881	1,072,272	536,136	654,881	417,390	429,881	642,390	654,881	417,390			
47	9	438,891	1,114,734	557,367	688,891	425,842	463,891	650,842	688,891	425,842			
48	10	474,648	1,158,637	579,318	724,648	433,989	499,648	658,989	724,648	433,989			
49	11	512,451	1,203,989	601,994	762,451	441,538	537,451	666,538	762,451	441,538			
50	12	552,176	1,250,894	625,447	802,176	448,717	577,176	673,717	802,176	448,717			
51	13	593,891	1,299,403	649,701	843,891	455,511	618,891	680,511	843,891	455,511			
52	14	637,671	1,349,568	674,784	887,671	461,897	662,671	686,897	887,671	461,897			
53	15	683,606	1,401,489	700,744	933,606	467,883	708,606	692,883	933,606	467,883			
54	16	731,829	1,455,293	727,647	981,829	473,464	756,829	698,464	981,829	473,464			
55	17	782,466	1,511,017	755,509	1,032,466	478,551	807,466	703,551	1,032,466	478,551			
56	18	835,620	1,568,682	784,341	1,085,620	483,062	860,620	708,062	1,085,620	483,062			
57	19	891,390	1,628,291	814,145	1,141,390	486,901	916,390	711,901	1,141,390	486,901			
58	20	949,892	1,689,826	844,913	1,199,892	489,934	974,892	714,934	1,199,892	489,934			
59	21	1,010,696	1,753,267	876,634	1,260,696	492,571	1,035,696	717,571	1,260,696	492,571			
60	22	1,074,415	1,818,728	909,364	1,324,415	494,314	1,099,415	719,314	1,324,415	494,314			
61	23	1,141,234	1,886,412	943,206	1,391,234	495,178	1,166,234	720,178	1,391,234	495,178			
62	24	1,211,229	1,956,426	978,213	1,461,229	495,197	1,236,229	720,197	1,461,229	495,197			
63	25	1,284,565	2,028,888	1,000,000	1,534,565	494,323	1,309,565	719,323	1,534,565	494,323			
64	26	1,361,313	2,103,848	1,000,000	1,611,313	492,534	1,386,313	717,534	1,611,313	492,534			
65	27	1,441,665	2,181,423	1,000,000	1,691,665	489,758	1,466,665	714,758	1,691,665	489,758			

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Patriot 2022: Level Premium Whole Life Insurance Policy

Supplemental Illustration - Accelerated Death Benefit Plus Report

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

¹ The Periodic Payments Advance must be taken over a period of at least three years but no more than ten years. The periodic payment in a given year equals the Max Advance divided by the number of payments in the period elected. The periodic payments are also limited by the Maximum Annualized Periodic Benefit in a calendar year, which may force payments to be taken over a time period longer than 4 years.

² The Death Benefit will be reduced for Periodic Payment Advances. Please see the rider or contact the Company for Remaining Death Benefit details.

The "Max Lump Sum Advance" and "Remaining Death Benefit" values are calculated independent of any other disbursements from the Accelerated Death Benefit Rider and therefore the values could be less based on any prior disbursements. If there is an advance while there is an outstanding policy loan, we will apply the advance proceeds first to repayment of loan. "Max Lump Sum Advance" amounts for each benefit trigger are computed assuming an advance is paid at the end of the given policy year. For an advance paid prior to the end of any policy year, the then current values will be used to compute maximum advance amounts and an interest adjustment will be applied. For more details please refer to the rider. Receipt of accelerated benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance. 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 benefit payment amount. Consult your tax advisor before taking an advance. 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 and long-term care insurance provide very different kind of benefits.

This supplemental report demonstrates optional functionality and must be accompanied by a basic Illustration for required disclosures, guaranteed elements, and other important information. Elements that are fully guaranteed are explicitly labeled "guaranteed" and all other elements are subject to change by The Lafayette Life Insurance Company. Actual results may be more or less favorable.

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Patriot 2022: Level Premium Whole Life Insurance Policy**Supplemental Illustration - Accelerated Death Benefit Plus Rider Guide**

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

What is Accelerated Death Benefit Plus?

The Accelerated Death Benefit Plus Rider's living benefit is provided at no additional premium and will be attached to your policy. This rider gives you the power to access a portion of your life insurance policy's Death Benefit while you are living, provided you meet certain criteria as specified by the rider and the laws in your state. In other words, you can receive lump sum advance payments over time against your policy's Death Benefit and have the freedom to spend them however you choose. Additionally the Chronic Illness qualifying event has a periodic payment option available with different limits. There are no restrictions regarding how the advance is used. No bills or receipts are required to receive the benefits, and in many instances, benefits are tax-free.

When can I use it?

The Accelerated Death Benefit Plus Rider will be added to your policy, where approved. The rider allows an advance against the Death Benefit if you experience one of the following three qualifying events:

- **Specified Medical Condition.** The conditions that meet this requirement include:
 - AIDS (Acquired Immune Deficiency Syndrome)
 - End-Stage Renal Failure
 - First Coronary Angioplasty
 - First Coronary Artery Bypass
 - First Myocardial Infarction
 - Life Threatening Cancer
 - Major Organ Transplant
 - Medical condition requiring permanent, continuous life support
 - Stroke
- **Chronic Illness.** Chronic Illness is defined as an individual:
 - being unable to perform at least two of six Activities of Daily Living (ADLs), without substantial assistance for a period of at least 90 days due to a loss of functional capacity. The six ADLs are routine daily activities generally considered necessary for a self-sustaining person to remain independent: eating, bathing, continence, dressing, toileting, and transferring (moving in or out of a bed or chair). A Licensed Health Care Practitioner must have determined the loss of ability to perform those ADLs is expected to be permanent, or
 - requiring Substantial Supervision to protect himself/herself from threats to health and safety due to Severe Cognitive Impairment.
- **Terminal Illness.** Terminal Illness is defined as an illness that is expected to result in death in one year. Some states define the terminal illness time frame as two years or less.

The qualifying terms and conditions for accessing accelerated benefits vary by state. Be sure to check with your financial professional to determine the requirements in your state.

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Patriot 2022: Level Premium Whole Life Insurance Policy**Supplemental Illustration - Accelerated Death Benefit Plus Rider Guide**

Don Johnson	Initial Annual Premium:	\$29,999.98
Male Age 38 Standard No Tobacco	Initial Face Amount:	\$331,854
Div Opt: PUA	Total Lump Sum:	\$220,000.02

Riders: 10YT LPUA SPUA ADBR+ PDF

How is Your Benefit Calculated?

The Lump Sum Maximum Advance Amount² available is equal to the policy's Net Cash Value plus:

- For a specified medical condition: the lesser of (a) \$25,000 or (b) 10% of the difference between the Death Benefit and the Net Cash Value
- For chronic illness: the lesser of (a) \$250,000 or (b) 40% of the difference between the Death Benefit and the Net Cash Value
- For terminal illness: the lesser of (a) \$250,000 or (b) 60% of the difference between the Death Benefit and the Net Cash Value

The Lump Sum Maximum Advance Amount is derived from a formula that takes into account your Death Benefit and the total Net Cash Value. The minimum amount of any advance is \$500. If more than one qualifying event occurs simultaneously, we will use the qualifying event with the highest maximum advance amount to determine the available lump-sum payment, unless you elect otherwise.

The Maximum Periodic Payment Benefit for Chronic Illness is the lesser of \$1,000,000 or 50% of the Death Benefit. Once you have elected Periodic Payments you cannot change the amount or to a lump sum for the Chronic claim. They can only be discontinued.

The available accelerated Death Benefit is calculated by a formula that may vary by state.

How does it affect my policy?

Once an advance is taken, a lien is placed against your policy. If you have an outstanding loan on the policy, the advance will be applied to the loan repayment first and you will receive the balance. If a premium remains unpaid at the end of the Grace Period, we will increase the lien by the amount of the premium after the automatic loan provision, if any, is exercised, even if such increase causes the loan amount to exceed the Maximum Advance Amount available. If your policy is on waiver, the premium or cost being waived will not be applied to the lien. The lien will accumulate interest each year. For any amount of the outstanding lien in excess of the net cash value, the interest rate will be 8%. For any lien amount less than or equal to the net cash value, the rate will be the policy loan interest rate. The Death Benefit and Net Cash Surrender Value are reduced by the outstanding lien. If the Death Benefit at the time of advance is \$75,000 or greater, the Death Benefit will not be reduced below \$10,000 by the lien. This is referred to as the Residual Death Benefit.

¹ This rider is added at no additional premium; however, we may charge a fee of up to \$250 for processing an advance payment claim. An advance is treated as a lien secured by the Death Benefit of the policy. The advance will accrue interest each year. The rate of interest will depend on the cash value of your policy and may vary as required by the laws of your state. The lien may be increased if necessary to keep this policy in effect.

² Lien interest to the next policy anniversary will be subtracted from the Lump Sum Maximum Advance Amount and the Maximum Periodic Payment Benefit at the time of advance.

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Patriot 2022: Level Premium Whole Life Insurance Policy Home Office Use Only

Base Plan Information

Insured Name: Don Johnson
DOB:
Issue State: TX
Issue Age: 38
Sex: Male
Class: Standard
Table Rating: Flat Extra Premium Rating:
Dividend Option: PUA
Illustrated as a MEC: NO 7-Pay Premium Illustrated: \$250,447.02
TDE: NO

Face Amount

Base Face Amount: \$331,854.00

Premium

Payment Frequency: Annual
1035 Amount: \$0.00
Initial Annual Premium: \$29,999.98
Total Underwritten Amount: \$3,621,388.02

Benefits/Riders

Single Premium PUA Rider:

Premium: \$220,000.02 Paid at issue

Level Premium PUA Rider:

Billed: \$11,816.75

Max UW Annual Amount: \$11,816.75

Lump Sum Payment after issue: \$0.00

10 Yr. Term Rider:

Coverage Amount: \$2,975,000.00

Modal Premium: \$3,183.25

ADBR Plus Rider

PDF Max: NO

Premium Deposit Fund Amount: \$0.00

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