



INTEREST RATES - May 16, 2018 to June 15, 2018

Notices

1. Before soliciting or taking any annuity applications, you are required to complete Lafayette Life's Annuity Training and any Continuing Education Courses as required by your State Insurance Department.
2. Sales of the 3 - 7 Year Fixed Period SPIA's have been suspended until further notice.
3. Automatic acceptance of premiums received in any policy year for FPDA's will be limited to the contractual maximums stated in the annuity policy forms. Aggregate premiums in excess of these limits will need written approval from an officer of the company.
4. We will no longer accept life only single premium immediate annuities over age 74. Any immediate annuity application on an individual 75 years or older must be for a minimum of life and 10 year certain.

All interest rates are subject to change. Products are not available in all states. Please consult the Lafayette Life web site (www.llic.com) for state specific information. Rates in green represent an increase in rates, rates in red represent a decrease in rates.

PRODUCTS CURRENTLY AVAILABLE FOR SALE

Marquis SP

The guaranteed minimum surrender value of these contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) of 1%.

(New Money)

Effective 5/15/2018	7 Year		10 Year	
	Interest/Cap	Participation	Interest/Cap	Participation
	Rate	Rate	Rate	Rate
Goldman Sachs 3-Year Point to Point	no cap	130%	no cap	135%
Goldman Sachs 2-Year Point to Point	no cap	110%	no cap	115%
Goldman Sachs 1-Year Point to Point	no cap	75%	no cap	80%
JP Morgan 3-Year Point to Point	no cap	110%	no cap	112%
JP Morgan 2-Year Point to Point	no cap	90%	no cap	92%
JP Morgan 1-Year Point to Point	no cap	62%	no cap	65%
S&P Annual Point to Point	4.00%	100%	4.25%	100%
S&P Monthly Average	4.00%	100%	4.25%	100%
Fixed	2.50%	n/a	2.55%	n/a
Short Term	1.00%	n/a	1.00%	n/a
(Renewal, Contracts that Swept on 6/14/17 and 6/27/17)				
Effective 5/15/2018	7 Year		10 Year	
	Interest/Cap	Participation	Interest/Cap	Participation
	Rate	Rate	Rate	Rate
Goldman Sachs 3-Year Point to Point	no cap	115%	no cap	120%
Goldman Sachs 2-Year Point to Point	no cap	90%	no cap	100%
Goldman Sachs 1-Year Point to Point	no cap	65%	no cap	70%
JP Morgan 3-Year Point to Point	no cap	87%	no cap	95%
JP Morgan 2-Year Point to Point	no cap	72%	no cap	77%
JP Morgan 1-Year Point to Point	no cap	50%	no cap	55%
S&P Annual Point to Point	2.75%	100%	3.25%	100%
S&P Monthly Average	3.25%	100%	3.50%	100%
Fixed	1.85%	n/a	2.05%	n/a
(Renewal, Contracts that Swept on 6/14/16)				
Effective 5/15/2018	7 Year		10 Year	
	Interest/Cap	Participation	Interest/Cap	Participation
	Rate	Rate	Rate	Rate
Goldman Sachs 3-Year Point to Point	no cap	105%	no cap	105%
Goldman Sachs 2-Year Point to Point	no cap	85%	no cap	85%
Goldman Sachs 1-Year Point to Point	no cap	60%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	80%	no cap	85%
JP Morgan 2-Year Point to Point	no cap	67%	no cap	70%
JP Morgan 1-Year Point to Point	no cap	47%	no cap	50%
S&P Annual Point to Point	2.75%	100%	2.75%	100%
S&P Monthly Average	3.00%	100%	3.25%	100%
Fixed	1.70%	n/a	1.80%	n/a

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

2017 version of the Marquis Centennial 7 & 10

The guaranteed minimum surrender value of these contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) of 1%.

Not yet available in California.

		Short Term Interest		Cap Rates (New Money)		
		Rate	Fixed	A	B	C
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	Annual Point to Point <u>5/16/2018</u>	Monthly Average <u>5/16/2018</u>	Monthly Cap <u>5/16/2018</u>
10 Year		1.00%	2.40%	4.25%	4.00%	1.40%
7 Year		1.00%	2.35%	4.00%	3.75%	1.35%
		Fixed (Portfolio)		Cap Rates (Portfolio)		
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	A	B	C
10 Year		1.60%	2.75%	2.75%	3.00%	1.30%
7 Year		1.10%	1.75%	1.75%	2.00%	1.00%

2012 version of the Marquis Centennial 7 & 10

The guaranteed minimum surrender value of these contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) between 1% and 3%. The GMIR for new issues will be re-evaluated quarterly based off of the 5-year Constant Maturity Treasury (CMT) rate reported by the Federal Reserve.

Available in California only.

		Short Term Interest		Cap Rates (New Money)		
		Rate	Fixed	A	B	C
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	Annual Point to Point <u>5/16/2018</u>	Monthly Average <u>5/16/2018</u>	Monthly Cap <u>5/16/2018</u>
10 Year		1.00%	2.40%	4.25%	4.00%	1.40%
7 Year		1.00%	2.35%	4.00%	3.75%	1.35%
		Fixed (Portfolio)		Cap Rates (Portfolio)		
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	A	B	C
10 Year		1.60%	2.75%	2.75%	3.00%	1.30%
7 Year		1.10%	1.75%	1.75%	2.00%	1.00%

Marquis Flex 5 - Qualified Markets Only [412(e)(3)]

The guaranteed minimum interest rate for these contracts will be 3%.

For 412 Fully Insured business only.

Rates also apply to existing business.

		Guaranteed Rate	Fixed New Money Rate	Fixed Portfolio Rate	Participation Rate	Cap Rate Annual Point to Point
Effective Date:			<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
Non-Oregon Business						
5 Year		3.00%	3.00%	3.00%	100%	3.00%
Oregon Business						
5 Year		3.00%	3.00%	3.00%	40%	5.00%

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

2012 version of the Group Marquis Centennial - Qualified Markets Only

The guaranteed minimum surrender value of these contracts will be 87.5% of all premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) between 1% and 3%. The GMIR for new issues will be re-evaluated quarterly based off of the 5-year Constant Maturity Treasury (CMT) rate reported by the Federal Reserve.

The GMIR for new issues between 7/1/2017 and 9/30/2017 will be 1%.

For all new business in these states: AZ, CA, CO, HI, IL, IN, LA, MN, NJ, OH, PA, TN, WI and the District of Columbia.

Group	Effective Date:	Short Term Interest Rate	Fixed (New Money)	Cap Rates (New Money)		
				A Annual Point to Point	B Monthly Average	C Monthly Cap
		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
		1.00%	2.10%	3.25%	3.75%	1.40%

Group	Effective Date:	Fixed (Portfolio)	Cap Rates (Portfolio)		
			A Annual Point to Point	B Monthly Average	C Monthly Cap
		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
		1.50%	2.50%	2.75%	1.20%

2006 version of the Group Marquis Centennial - Qualified Markets Only

The guaranteed minimum surrender value of these contracts will be 90% of all premiums (less any withdrawals) accumulated at 3%.

For all new business in the following states: AL, AR, CT, DE, GA, IA, ID, KS, KY, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OK, OR, RI, SC, SD, UT, VA, VT, WA, WV, and WY.

Rates also apply to existing business.

Group	Effective Date:	Short Term Interest Rate	Fixed (New Money)	Cap Rates (New Money)		
				A Annual Point to Point	B Monthly Average	C Monthly Cap
		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
		1.50%	2.10%	3.25%	3.75%	1.40%

Group	Effective Date:	Fixed (Portfolio)	Cap Rates (Portfolio)		
			A Annual Point to Point	B Monthly Average	C Monthly Cap
		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
		1.50%	2.50%	2.75%	1.20%

Group Marquis Flex - Qualified Markets Only

The guaranteed minimum interest rate for these contracts will be 3%.

For all new business in the following states: FL and TX.

Rates also apply to existing business.

Group	Effective Date:	Guaranteed Rate	Fixed New Money Rate	Portfolio Rate	Participation Rate	Cap Rate Annual Point to Point
		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
		3.00%	3.00%	3.00%	100.00%	3.00%
		3.00%	3.00%	3.00%	40.00%	5.00%

Single Premium Immediate Annuity (SPIA) Interest Rates

The online illustration software will be automatically updated with the current SPIA interest rates. For Disconnected users, click Yes when prompted to check for updates after launching the system.

Miscellaneous Rates - effective 5/16/2018

Asset Retention Account Interest Rate:	0.10%	subject to change
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PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

Variable (Dynamic) Loan Interest Rate

Loan interest rates are reset annually on the policy anniversary. The rate applicable to all loans on a policy is from the table below based on the month of the policy anniversary that begins the policy year.

<u>Month of Policy Anniversary</u>	<u>Policy Year</u>	<u>Loan Rate</u>
January	2018-2019	5.00%
February	2018-2019	5.00%
March	2018-2019	5.00%
April	2018-2019	5.00%
May	2018-2019	5.00%
June	2018-2019	5.00%
July	2017-2018	5.00%
August	2017-2018	5.00%
September	2017-2018	5.00%
October	2017-2018	5.00%
November	2017-2018	5.00%
December	2017-2018	5.00%

Vanguard 09 - Qualified Markets Only [Unisex]

For all new and existing business.

	<u>New Money Rate</u>	<u>Portfolio Rate</u>	<u>Minimum Guarantee</u>
Effective Date:	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
Rate	3.00%	3.00%	3.00%

DISCONTINUED AND SUSPENDED PRODUCTS

2012 version of the Marquis Centennial 7 & 10

The guaranteed minimum surrender value of these contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) between 1% and 3%. The GMIR for new issues will be re-evaluated quarterly based off of the 5-year Constant Maturity Treasury (CMT) rate reported by the Federal Reserve.

		Cap Rates (New Money)				
		Short Term Interest	Fixed	A	B	C
		Rate	(Portfolio)	Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
10 Year		1.00%	2.40%	4.25%	4.00%	1.40%
7 Year		1.00%	2.35%	4.00%	3.75%	1.35%
		Cap Rates (Portfolio)				
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
10 Year		1.60%	2.75%	3.00%	1.30%	1.00%
7 Year		1.10%	1.75%	2.00%	1.00%	1.00%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

2006 version of the Marquis Centennial 3, 5, 7 & 10 and 10 with Premium Bonus Rider (PBR)

The guaranteed minimum surrender value of these contracts is 90% of all net premiums (less any withdrawals) accumulated at 3%.

The Premium Bonus was 5%, and it currently is credited with a 1.00% fixed interest rate.

For existing business only.

		Cap Rates (New Money)			
	Short Term Interest Rate	Fixed (New Money)	A Annual Point to Point	B Monthly Average	C Monthly Cap
Effective Date:	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
10 Yr w/ PBR	1.50%	1.50%	1.75%	2.00%	1.00%
10 Year	1.50%	2.10%	3.25%	3.75%	1.40%
7 Year	1.50%	2.05%	3.00%	3.50%	1.35%
5 Year	1.50%	1.70%	2.75%	2.75%	1.25%
3 Year	1.50%	1.65%	2.25%	2.25%	1.20%
		Cap Rates (Portfolio)			
		Fixed (Portfolio)	A	B	C
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
10 Yr w/ PBR		1.50%	1.50%	1.50%	1.00%
10 Year		1.50%	2.50%	2.75%	1.20%
7 Year		1.50%	1.50%	1.50%	1.00%
5 Year		1.50%	1.50%	1.50%	1.00%
3 Year		1.50%	1.50%	1.50%	1.00%

Marquis Advant-Edge 5 & 10

The guaranteed minimum interest rate is 2% for the first 10 policy years and 3% thereafter.

For existing business only.

		Fixed		Participation Rate	Cap Rate
	Guaranteed Rate	New Money Rate	Portfolio Rate		Annual Point to Point
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
10 Year	2.00%	2.00%	2.00%	100%	2.00%
5 Year	2.00%	2.00%	2.00%	100%	2.00%

Marquis Flex 1, 5 and 10 with 3% Guaranteed Rate

The guaranteed minimum interest rate is 3%.

For existing business only.

		Fixed		Participation Rate	Cap Rate
	Guaranteed Rate	New Money Rate	Portfolio Rate		Annual Point to Point
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
Non-Oregon Business					
10 Year	3.00%	3.00%	3.00%	100%	3.00%
5 Year	3.00%	3.00%	3.00%	100%	3.00%
1 Year	3.00%	3.00%	3.00%	100%	3.00%
Oregon Business					
10 Year	3.00%	3.00%	3.00%	40%	5.00%
5 Year	3.00%	3.00%	3.00%	40%	5.00%
1 Year	3.00%	3.00%	3.00%	40%	5.00%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

Marquis Flex 5, 10 and Group with 1.5% Guaranteed Rate

The guaranteed minimum interest rate is 1.5%.
For existing business only.

	Guaranteed Rate	Fixed	Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate	Annual Point to Point
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
10 Year	1.50%	1.50%	100%	2.50%
5 Year	1.50%	1.50%	100%	2.00%
Group	1.50%	1.50%	100%	2.00%

Miscellaneous Fixed Interest Annuities

For existing business only.

	New Money Rate	Portfolio Rate
	<u>5/16/2018</u>	<u>5/16/2018</u>
Marquis Plus (Participation Rate 30%)	-	3.00%
Horizon (FPA 84)	-	4.00%
Horizon (FPA 84) Fully Insured 412i Plans	-	4.00%
Horizon 1 (FPA 93-1)	4.00%	4.00%
Horizon 1 (FPA 84-1)	4.00%	4.00%
Horizon V (FPA 84-5) 5 Year Renewal	4.00%	4.00%
Horizon G (DAGA – 90)	4.00%	4.00%
Horizon S (SPDA-93-1)	4.00%	4.00%
Pension Side Agreement (PSF-88)	4.00%	4.00%

Marquis UL

For existing business only.

	Guaranteed Rate	Participation Rate	Cap Rate	Fixed Rate
			Annual Point to Point	
Effective Date:		<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
	2.50%	100%	3.50%	3.20%

Marquis Centennial IUL

For existing business only.

	Unallocated Rate (New Money)	Fixed (New Money)	Cap Rates (New Money)	
			A Annual Point to Point	B Monthly Average
Effective Date:	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
Rate	3.70%	3.70%	6.25%	7.75%
Participation Rate			130%	130%

	Unallocated Rate (Portfolio)	Fixed (Portfolio)	Cap Rates (Portfolio)	
			A Annual Point to Point	B Monthly Average
Effective Date:	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>	<u>5/16/2018</u>
Rate	4.15%	4.15%	7.25%	9.25%
Participation Rate			130%	130%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

Miscellaneous Fixed Interest Universal Life & Current Assumption Whole Life Products

<i>For existing business only.</i>	Guaranteed Rate	New Money Rate <u>5/16/2018</u>	Portfolio Rate <u>5/16/2018</u>
Century 2000	4% first 10 yrs, 3% thereafter	4.00%	4.00%
Ultimate & Vanguard (Issued after 10/1996)			
\$100,000 and	4.00%	4.50%	4.50%
Below \$100,000	4.00%	4.00%	4.00%
Ultimate & Vanguard (Issued before 10/1996)			
First \$10,000	4.00%	4.00%	4.00%
Excess	4.00%	4.30%	4.30%
Key, Value	4.00%	4.00%	4.00%
Alternative	4.00%	4.00%	4.00%
Encore	4.00%	4.00%	4.00%
Spectrum (CAWL-85)	4.50%		4.50%
Galaxy (CAWL)	4.50%		4.50%