



INTEREST RATES - September 16, 2017 to October 15, 2017

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 9/15/2017	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
3-Year Point to Point	no cap	100%	no cap	105%
2-Year Point to Point	no cap	80%	no cap	85%
1-Year Point to Point	no cap	55%	no cap	60%
Annual Point to Point	3.50%	100%	3.75%	100%
Monthly Average	3.00%	100%	3.25%	100%
Fixed	1.60%	n/a	1.70%	n/a
Short Term	1.00%	n/a	1.00%	n/a

(Renewal, Sweep Date of 9/14/2015)

Effective 9/15/2017	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
3-Year Point to Point	no cap	100%	no cap	105%
2-Year Point to Point	no cap	80%	no cap	90%
1-Year Point to Point	no cap	55%	no cap	65%
Annual Point to Point	2.75%	100%	3.25%	100%
Monthly Average	3.00%	100%	3.75%	100%
Fixed	1.60%	n/a	1.85%	n/a

(Renewal, Sweep Date of 9/14/2016)

Effective 9/15/2017	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
3-Year Point to Point	no cap	100%	no cap	105%
2-Year Point to Point	no cap	80%	no cap	85%
1-Year Point to Point	no cap	55%	no cap	60%
Annual Point to Point	2.75%	100%	3.00%	100%
Monthly Average	3.00%	100%	3.25%	100%
Fixed	1.60%	n/a	1.70%	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	Fixed	Cap Rates (New Money)		
		Rate	(New Money)	A	B	C
Effective Date:		<u>9/16/2017</u>	<u>9/16/2017</u>	Annual Point to Point <u>9/16/2017</u>	Monthly Average <u>9/16/2017</u>	Monthly Cap <u>9/16/2017</u>
10 Year		1.00%	1.60%	3.25%	3.25%	1.30%
7 Year		1.00%	1.55%	3.00%	3.00%	1.25%

		Fixed	Cap Rates (Portfolio)		
		(Portfolio)	A	B	C
Effective Date:		<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>
10 Year		1.60%	2.75%	3.00%	1.30%
7 Year		1.10%	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	Fixed	Participation Rate	Cap Rate
		Rate	New Money	Portfolio	Annual
Effective Date:		<u>9/16/2017</u>	Rate <u>9/16/2017</u>	Rate <u>9/16/2017</u>	Point to Point <u>9/16/2017</u>
Non-Oregon Business					
5 Year		3.00%	3.00%	3.00%	100%
Oregon Business					
5 Year		3.00%	3.00%	3.00%	40%

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.

		Short Term Interest	Fixed	Cap Rates (New Money)		
		Rate	(New Money)	A	B	C
Effective Date:		<u>9/16/2017</u>	<u>9/16/2017</u>	Annual Point to Point <u>9/16/2017</u>	Monthly Average <u>9/16/2017</u>	Monthly Cap <u>9/16/2017</u>
Group		1.00%	1.50%	2.25%	2.75%	1.20%

		Fixed	Cap Rates (Portfolio)		
		(Portfolio)	A	B	C
Effective Date:		<u>9/16/2017</u>	Annual Point to Point <u>9/16/2017</u>	Monthly Average <u>9/16/2017</u>	Monthly Cap <u>9/16/2017</u>
Group		1.50%	2.50%	2.75%	1.20%

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

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.

		Cap Rates (New Money)				
		Short Term Interest	Fixed	A	B	C
		Rate	(New Money)	Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:		<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>
Group		1.50%	1.50%	2.25%	2.75%	1.20%

		Cap Rates (Portfolio)				
		Fixed	A	B	C	
		(Portfolio)	Annual Point to Point	Monthly Average	Monthly Cap	
Effective Date:		<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	
Group		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.

		Guaranteed	Fixed	Participation Rate	Cap Rate
		Rate	New Money		Annual
			Rate		Point to Point
Effective Date:			<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>
Non-Oregon Business					
Group		3.00%	3.00%	3.00%	100.00%
Oregon Business					
Group		3.00%	3.00%	3.00%	40.00%

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 9/16/2017

Asset Retention Account Interest Rate:	0.10%	subject to change
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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	2017-2018	5.00%
February	2017-2018	5.00%
March	2017-2018	5.00%
April	2017-2018	5.00%
May	2017-2018	5.00%
June	2017-2018	5.00%
July	2017-2018	5.00%
August	2017-2018	5.00%
September	2017-2018	5.00%
October	2017-2018	5.00%
November	2016-2017	5.00%
December	2016-2017	5.00%

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

Vanguard 09 - Qualified Markets Only [Unisex]

For all new and existing business.

	New Money Rate	Portfolio Rate	Minimum Guarantee
Effective Date:	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</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.

	Short Term Interest Rate	Fixed	Cap Rates (New Money)		
			A Annual Point to Point	B Monthly Average	C Monthly Cap
Effective Date:	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>
10 Year	1.00%	1.60%	3.25%	3.25%	1.30%
7 Year	1.00%	1.55%	3.00%	3.00%	1.25%

	Fixed (Portfolio)	Cap Rates (Portfolio)		
		A	B	C
Effective Date:	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>
10 Year	1.60%	2.75%	3.00%	1.30%
7 Year	1.10%	1.75%	2.00%	1.00%

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.

	Short Term Interest Rate	Fixed (New Money)	Cap Rates (New Money)		
			A Annual Point to Point	B Monthly Average	C Monthly Cap
Effective Date:	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>
10 Yr w/ PBR	1.50%	1.50%	1.50%	1.50%	1.00%
10 Year	1.50%	1.50%	2.25%	2.75%	1.20%
7 Year	1.50%	1.50%	2.00%	2.50%	1.10%
5 Year	1.50%	1.50%	1.50%	1.50%	1.00%
3 Year	1.50%	1.50%	1.50%	1.50%	1.00%

	Fixed (Portfolio)	Cap Rates (Portfolio)		
		A	B	C
Effective Date:	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</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.

	Guaranteed Rate	Fixed		Participation Rate	Cap Rate Annual Point to Point
		New Money Rate	Portfolio Rate		
Effective Date:		<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>
10 Year	2.00%	2.00%	2.00%	100%	2.00%
5 Year	2.00%	2.00%	2.00%	100%	2.00%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

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

The guaranteed minimum interest rate is 3%.
For existing business only.

Effective Date:	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate	9/16/2017	Annual Point to Point
		9/16/2017	9/16/2017		9/16/2017
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%

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

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

Effective Date:	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate	9/16/2017	Annual Point to Point
		9/16/2017	9/16/2017		9/16/2017
10 Year	1.50%	1.50%	2.00%	100%	2.50%
5 Year	1.50%	1.50%	1.80%	100%	2.00%
Group	1.50%	1.50%	1.80%	100%	2.00%

Miscellaneous Fixed Interest Annuities

For existing business only.

	New Money Rate	Portfolio Rate
	9/16/2017	9/16/2017
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.

Effective Date:	Guaranteed Rate	Participation Rate	Cap Rate	New Money Rate	Portfolio Rate
	2.50%	Rate	Annual Point to Point	Rate	Rate
	9/16/2017	9/16/2017	9/16/2017	9/16/2017	9/16/2017
		100%	3.50%	3.25%	3.20%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

Marquis Centennial IUL

For existing business only.

				Cap Rates (New Money)	
	Unallocated Rate (New Money)	Fixed (New Money)	A Annual Point to Point	B Monthly Average	
Effective Date:	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	
Rate	3.25%	3.25%	5.75%	7.25%	
Participation Rate			130%	130%	
				Cap Rates (Portfolio)	
	Unallocated Rate (Portfolio)	Fixed (Portfolio)	A Annual Point to Point	B Monthly Average	
Effective Date:	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	<u>9/16/2017</u>	
Rate	4.15%	4.15%	7.75%	10.00%	
Participation Rate			130%	130%	

Miscellaneous Fixed Interest Universal Life & Current Assumption Whole Life Products

For existing business only.

	Guaranteed Rate	New Money Rate <u>9/16/2017</u>	Portfolio Rate <u>9/16/2017</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%