



INTEREST RATES - September 16, 2018 to October 16, 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.llc.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 1.35%.

(New Money)

Effective 9/15/2018	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	140%	no cap	145%
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	112%	no cap	115%
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	5.25%	100%	5.25%	100%
S&P Monthly Average	4.50%	100%	4.50%	100%
Fixed	2.65%	n/a	2.65%	n/a
Short Term	1.00%	n/a	1.00%	n/a
(Renewal, Contracts that Swept on 10/14/17 and 10/27/17)				
Effective 9/15/2018	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation 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	90%	no cap	97%
JP Morgan 2-Year Point to Point	no cap	72%	no cap	80%
JP Morgan 1-Year Point to Point	no cap	50%	no cap	57%
S&P Annual Point to Point	2.75%	100%	3.00%	100%
S&P Monthly Average	3.25%	100%	3.50%	100%
Fixed	1.85%	n/a	2.00%	n/a
(Renewal, Contracts that Swept on 10/14/16 and 10/27/16)				
Effective 9/15/2018	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	110%	no cap	110%
Goldman Sachs 2-Year Point to Point	no cap	90%	no cap	90%
Goldman Sachs 1-Year Point to Point	no cap	60%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	85%	no cap	85%
JP Morgan 2-Year Point to Point	no cap	70%	no cap	70%
JP Morgan 1-Year Point to Point	no cap	50%	no cap	50%
S&P Annual Point to Point	2.75%	100%	2.75%	100%
S&P Monthly Average	3.00%	100%	3.00%	100%
Fixed	1.70%	n/a	1.80%	n/a
(Renewal, Contracts that Swept on 10/14/15 and 10/27/15)				
Effective 9/15/2018	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	105%	no cap	125%
Goldman Sachs 2-Year Point to Point	no cap	85%	no cap	100%
Goldman Sachs 1-Year Point to Point	no cap	60%	no cap	70%
JP Morgan 3-Year Point to Point	no cap	82%	no cap	100%
JP Morgan 2-Year Point to Point	no cap	67%	no cap	80%
JP Morgan 1-Year Point to Point	no cap	47%	no cap	57%
S&P Annual Point to Point	2.50%	100%	3.00%	100%
S&P Monthly Average	3.00%	100%	3.75%	100%
Fixed	1.70%	n/a	1.95%	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 1.35%.					
	Short Term Interest Rate	Fixed (New Money)	Cap Rates (New Money)		
Effective Date:	<u>9/16/2018</u>	<u>9/16/2018</u>	Annual Point to Point <u>9/16/2018</u>	Monthly Average <u>9/16/2018</u>	Monthly Cap <u>9/16/2018</u>
10 Year	1.00%	2.40%	4.75%	4.00%	1.40%
7 Year	1.00%	2.40%	4.75%	4.00%	1.40%
		Fixed (Portfolio)	Cap Rates (Portfolio)		
Effective Date:		<u>9/16/2018</u>	Annual Point to Point <u>9/16/2018</u>	Monthly Average <u>9/16/2018</u>	Monthly Cap <u>9/16/2018</u>
10 Year		1.65%	2.75%	3.00%	1.05%
7 Year		1.15%	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%.					
<i>For 412 Fully Insured business only. Rates also apply to existing business.</i>					
	Guaranteed Rate	Fixed New Money Rate	Portfolio Rate	Participation Rate	Cap Rate Annual Point to Point
Effective Date:		<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</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%

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 7/1/2018 and 10/31/2018 will be 1.50%.					
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 Rate	Fixed (New Money)	Cap Rates (New Money)		
Effective Date:	<u>9/16/2018</u>	<u>9/16/2018</u>	Annual Point to Point <u>9/16/2018</u>	Monthly Average <u>9/16/2018</u>	Monthly Cap <u>9/16/2018</u>
Group	1.00%	2.15%	3.25%	4.00%	1.35%
		Fixed (Portfolio)	Cap Rates (Portfolio)		
Effective Date:		<u>9/16/2018</u>	Annual Point to Point <u>9/16/2018</u>	Monthly Average <u>9/16/2018</u>	Monthly Cap <u>9/16/2018</u>
Group		1.55%	2.50%	2.75%	1.00%

2006 version of the Group Marquis Centennial - Qualified Markets Only					
The guaranteed minimum surrender value of these contracts is 90% of premiums, less 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.					
<i>Rates also apply to existing business.</i>					
	Short Term Interest Rate	Fixed (New Money)	Cap Rates (New Money)		
Effective Date:	<u>9/16/2018</u>	<u>9/16/2018</u>	Annual Point to Point <u>9/16/2018</u>	Monthly Average <u>9/16/2018</u>	Monthly Cap <u>9/16/2018</u>
Group	1.50%	2.15%	3.25%	4.00%	1.35%
		Fixed (Portfolio)	Cap Rates (Portfolio)		
Effective Date:		<u>9/16/2018</u>	Annual Point to Point <u>9/16/2018</u>	Monthly Average <u>9/16/2018</u>	Monthly Cap <u>9/16/2018</u>
Group		1.55%	2.50%	2.75%	1.00%

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

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 Rate	New Money Rate	Fixed Portfolio Rate	Participation Rate	Cap Rate Annual Point to Point
Effective Date:		9/16/2018	9/16/2018	9/16/2018	9/16/2018
Group	3.00%	3.00%	3.00%	100.00%	3.00%
Non-Oregon Business					
Group	3.00%	3.00%	3.00%	40.00%	5.00%
Oregon Business					

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 9/16/2018
Asset Retention Account Interest Rate: 0.10% subject to change

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.		
Month of Policy Anniversary	Policy Year	Loan Rate
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	2018-2019	5.00%
August	2018-2019	5.00%
September	2018-2019	5.00%
October	2018-2019	5.00%
November	2017-2018	5.00%
December	2017-2018	5.00%

Vanguard 09 - Qualified Markets Only [Unisex]			
For all new and existing business.			
	New Money Rate	Portfolio Rate	Minimum Guarantee
Effective Date:	9/16/2018	9/16/2018	9/16/2018
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		Cap Rates (New Money)			
Effective Date:	Rate	Fixed	Annual Point to Point	Monthly Average	Monthly Cap
	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>
10 Year	1.00%	2.30%	3.50%	4.25%	1.40%
7 Year	1.00%	2.30%	3.50%	4.25%	1.40%
		Fixed	Cap Rates (Portfolio)		
Effective Date:		(Portfolio)	Annual Point to Point	Monthly Average	Monthly Cap
		<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>
10 Year		1.65%	2.75%	3.00%	1.05%
7 Year		1.15%	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.					
<i>For existing business only.</i>					
Short Term Interest		Cap Rates (New Money)			
Effective Date:	Rate	Fixed	Annual Point to Point	Monthly Average	Monthly Cap
	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>
10 Yr w/ PBR	1.50%	1.50%	2.00%	2.25%	1.00%
10 Year	1.50%	2.15%	3.25%	4.00%	1.35%
7 Year	1.50%	2.15%	3.25%	4.00%	1.35%
5 Year	1.50%	1.85%	2.75%	3.25%	1.20%
3 Year	1.50%	1.85%	2.75%	2.75%	1.15%
		Fixed	Cap Rates (Portfolio)		
Effective Date:		(Portfolio)	Annual Point to Point	Monthly Average	Monthly Cap
		<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>
10 Yr w/ PBR		1.50%	1.50%	1.50%	1.00%
10 Year		1.55%	2.50%	2.75%	1.00%
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.					
<i>For existing business only.</i>					
		Fixed		Participation Rate	Cap Rate
	Guaranteed	New Money	Portfolio		Annual
Effective Date:	Rate	Rate	Rate	<u>9/16/2018</u>	Point to Point
		<u>9/16/2018</u>	<u>9/16/2018</u>		<u>9/16/2018</u>
10 Year	2.00%	2.00%	2.00%	100%	2.00%
5 Year	2.00%	2.00%	2.00%	100%	2.00%

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		
		9/16/2018	9/16/2018	9/16/2018	Annual Point to Point 9/16/2018
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		
		9/16/2018	9/16/2018	9/16/2018	Annual Point to Point 9/16/2018
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
	9/16/2018	9/16/2018
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 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:	9/16/2018	9/16/2018	9/16/2018	9/16/2018
Rate	3.80%	3.80%	6.25%	8.25%
Participation Rate			130%	130%
	Unallocated Rate (Portfolio)	Fixed (Portfolio)	Cap Rates (Portfolio)	
			A Annual Point to Point	B Monthly Average
Effective Date:	9/16/2018	9/16/2018	9/16/2018	9/16/2018
Rate	4.15%	4.15%	7.00%	9.00%
Participation Rate			130%	130%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

Marquis UL				
<i>For existing business only.</i>				
	Guaranteed Rate	Participation Rate	Cap Rate Annual Point to Point	Fixed Rate
Effective Date:	2.50%	<u>9/16/2018</u>	<u>9/16/2018</u>	<u>9/16/2018</u>
		100%	3.50%	3.20%

Miscellaneous Fixed Interest Universal Life & Current Assumption Whole Life Products			
<i>For existing business only.</i>			
	Guaranteed Rate	New Money Rate	Portfolio Rate
		<u>9/16/2018</u>	<u>9/16/2018</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%