



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

INTEREST RATES - January 15, 2019 to February 15, 2019

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 contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 1.75%. Marquis SP policies funded by 1035 exchanges and qualified transfers will receive the rates in effect upon the application sign date ("rate lock"), while Marquis SP policies funded by "cash with app" will receive the rates in effect upon the policy date. To qualify for rate lock, all paperwork must be received in good order within 10 calendar days of the application sign date and all premium must be received within 60 days of the application sign date. Please see the agent reference manual for details.

Effective 1/15/2019	New Money			
	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	145%	no cap	145%
Goldman Sachs 2-Year Point to Point	no cap	120%	no cap	120%
Goldman Sachs 1-Year Point to Point	no cap	100%	no cap	100%
JP Morgan 3-Year Point to Point	no cap	115%	no cap	117%
JP Morgan 2-Year Point to Point	no cap	100%	no cap	100%
JP Morgan 1-Year Point to Point	no cap	67%	no cap	67%
S&P Annual Point to Point	5.00%	100%	5.00%	100%
S&P Monthly Average	4.50%	100%	4.50%	100%
Fixed	2.40%	n/a	2.40%	n/a
Short Term	1.75%	n/a	1.75%	n/a

2017 version of the Marquis Centennial 7 & 10

The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 1.75%.

	Short Term Interest Rate	Fixed (New Money)	Cap Rates (New Money)		
			Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>
10 Year	1.00%	2.35%	4.75%	4.50%	1.60%
7 Year	1.00%	2.35%	4.75%	4.50%	1.60%
		Fixed (Portfolio)	Cap Rates (Portfolio)		
Effective Date:		<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>
10 Year		1.65%	2.75%	3.00%	1.05%
7 Year		1.15%	1.75%	2.00%	1.00%

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

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	Portfolio Rate	Participation Rate	Cap Rate Annual Point to Point
		New Money Rate			
Effective Date:		<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</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 1/1/2019 and 3/31/2019 will be 1.75%.

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	Short Term Interest Rate	Fixed (New Money)	Cap Rates (New Money)		
			Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>
Group	1.00%	2.25%	3.75%	4.00%	1.60%
Group	Fixed (Portfolio)	Cap Rates (Portfolio)			
		Annual Point to Point	Monthly Average	Monthly Cap	
Effective Date:	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</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.

Rates also apply to existing business.

Group	Short Term Interest Rate	Fixed (New Money)	Cap Rates (New Money)		
			Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>
Group	1.50%	2.25%	3.75%	4.00%	1.55%
Group	Fixed (Portfolio)	Cap Rates (Portfolio)			
		Annual Point to Point	Monthly Average	Monthly Cap	
Effective Date:	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</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.

Effective Date:	Guaranteed Rate	New Money Rate <u>1/16/2019</u>	Fixed	Participation Rate	Cap Rate
			Portfolio Rate <u>1/16/2019</u>		Annual Point to Point <u>1/16/2019</u>
			Non-Oregon Business		
Group	3.00%	3.00%	3.00%	100.00%	3.00%
			Oregon Business		
Group	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.

Miscellaneous Rates - effective 1/16/2019

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.

<u>Month of Policy Anniversary</u>	<u>Policy Year</u>	<u>Loan Rate</u>
January	2019-2020	5.00%
February	2019-2020	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	2018-2019	5.00%
December	2018-2019	5.00%

Vanguard 09 - Qualified Markets Only [Unisex]

For all new and existing business.

Effective Date:	New Money Rate	Portfolio Rate	Minimum Guarantee
	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>
Rate	3.00%	3.00%	3.00%

RENEWAL RATES FOR MARQUIS SP

Marquis SP				
(Renewal, Contracts that Swept on 2/14/18 and 2/27/18)				
Effective 1/15/2019	7 Year		10 Year	
	Interest/Cap <u>Rate</u>	Participation <u>Rate</u>	Interest/Cap <u>Rate</u>	Participation <u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	135%	no cap	155%
Goldman Sachs 2-Year Point to Point	no cap	110%	no cap	125%
Goldman Sachs 1-Year Point to Point	no cap	75%	no cap	85%
JP Morgan 3-Year Point to Point	no cap	110%	no cap	120%
JP Morgan 2-Year Point to Point	no cap	90%	no cap	100%
JP Morgan 1-Year Point to Point	no cap	65%	no cap	70%
S&P Annual Point to Point	3.75%	100%	4.25%	100%
S&P Monthly Average	4.00%	100%	4.75%	100%
Fixed	2.20%	n/a	2.50%	n/a
(Renewal, Contracts that Swept on 2/14/17 and 2/27/17)				
Effective 1/15/2019	7 Year		10 Year	
	Interest/Cap <u>Rate</u>	Participation <u>Rate</u>	Interest/Cap <u>Rate</u>	Participation <u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	115%	no cap	125%
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	3.25%	100%	3.50%	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 2/14/16 and 2/27/16)				
Effective 1/15/2019	7 Year		10 Year	
	Interest/Cap <u>Rate</u>	Participation <u>Rate</u>	Interest/Cap <u>Rate</u>	Participation <u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	115%	no cap	115%
Goldman Sachs 2-Year Point to Point	no cap	90%	no cap	90%
Goldman Sachs 1-Year Point to Point	no cap	65%	no cap	65%
JP Morgan 3-Year Point to Point	no cap	90%	no cap	92%
JP Morgan 2-Year Point to Point	no cap	75%	no cap	75%
JP Morgan 1-Year Point to Point	no cap	52%	no cap	52%
S&P Annual Point to Point	3.00%	100%	3.25%	100%
S&P Monthly Average	3.25%	100%	3.25%	100%
Fixed	1.80%	n/a	1.85%	n/a
(Renewal, Contracts that Swept on 2/14/15 and 2/27/15)				
Effective 1/15/2019	7 Year		10 Year	
	Interest/Cap <u>Rate</u>	Participation <u>Rate</u>	Interest/Cap <u>Rate</u>	Participation <u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	115%	no cap	115%
Goldman Sachs 2-Year Point to Point	no cap	90%	no cap	90%
Goldman Sachs 1-Year Point to Point	no cap	65%	no cap	65%
JP Morgan 3-Year Point to Point	no cap	90%	no cap	92%
JP Morgan 2-Year Point to Point	no cap	75%	no cap	75%
JP Morgan 1-Year Point to Point	no cap	52%	no cap	52%
S&P Annual Point to Point	3.00%	100%	3.25%	100%
S&P Monthly Average	3.25%	100%	3.25%	100%
Fixed	1.80%	n/a	1.85%	n/a

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)		
	Rate	Fixed	Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>
10 Year	1.00%	2.35%	4.00%	4.25%	1.65%
7 Year	1.00%	2.35%	4.00%	4.25%	1.65%
	Fixed (Portfolio)		Cap Rates (Portfolio)		
Effective Date:		<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</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.

For existing business only.

	Short Term Interest		Cap Rates (New Money)		
	Rate	Fixed (New Money)	Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>
10 Yr w/ PBR	1.50%	1.50%	2.25%	2.25%	1.10%
10 Year	1.50%	2.25%	3.75%	4.00%	1.55%
7 Year	1.50%	2.25%	3.75%	4.00%	1.55%
5 Year	1.50%	1.95%	3.25%	3.50%	1.40%
3 Year	1.50%	1.85%	3.00%	3.25%	1.35%
	Fixed (Portfolio)		Cap Rates (Portfolio)		
Effective Date:		<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</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.

For existing business only.

	Guaranteed Rate	Fixed		Participation Rate	Cap Rate Annual Point to Point
		New Money Rate	Portfolio Rate		
Effective Date:		<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</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 1/16/2019	Portfolio Rate 1/16/2019	1/16/2019	Annual Point to Point 1/16/2019
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 1/16/2019	Portfolio Rate 1/16/2019	1/16/2019	Annual Point to Point 1/16/2019
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 1/16/2019	Portfolio Rate 1/16/2019
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.

Effective Date:	Unallocated Rate (New Money) 1/16/2019	Fixed (New Money) 1/16/2019	Cap Rates (New Money)	
			A Annual Point to Point 1/16/2019	B Monthly Average 1/16/2019
Rate	3.90%	3.90%	7.25%	8.25%
Participation Rate			130%	130%
Effective Date:	Unallocated Rate (Portfolio) 1/16/2019	Fixed (Portfolio) 1/16/2019	Cap Rates (Portfolio)	
			A Annual Point to Point 1/16/2019	B Monthly Average 1/16/2019
Rate	4.20%	4.20%	7.75%	9.00%
Participation Rate			130%	130%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

Marquis UL				
<i>For existing business only.</i>				
Effective Date:	Guaranteed Rate	Participation Rate	Cap Rate Annual Point to Point	Fixed Rate
	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>	<u>1/16/2019</u>
	2.50%	100%	4.00%	3.25%

Miscellaneous Fixed Interest Universal Life & Current Assumption Whole Life Products				
<i>For existing business only.</i>				
	Guaranteed Rate		New Money Rate	Portfolio Rate
			<u>1/16/2019</u>	<u>1/16/2019</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%