



## Sentinel 15 (ICC14 LL-01 1404)

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### DESCRIPTION

**PRODUCT TYPE** – Dividend-paying Whole Life Insurance, non-participating.

**PREMIUMS** – Payable to age 65 or 20 years whichever is longer.

**QDF** – \$40

**POLICY MATURITY** – Age 121

**DIVIDENDS** – Any dividend for the first policy year will be credited upon payment of the premium for the second policy year. (By current company practice and subject to change, the first year's dividend will be payable upon the payment of the first modal premium of the second policy year.) Any subsequent dividend will be credited on the policy anniversary.

A pro-rata dividend for the current policy year is paid on death of the insured. Dividends will vary by issue age and duration, sex, tobacco usage, risk class and face amount band.

Dividends are not guaranteed and may be changed by the company at any time and for any reason. Dividends are not affected by policy loans.

**POLICY LOAN RATE** – Variable (Dynamic)

### UNDERWRITING RULES

#### ISSUE AGES

- 0 thru 85 for standard underwriting classes
- 18 thru 75 for preferred underwriting classes

#### MINIMUM AMOUNT ISSUED

	Qualified & Non-Qualified
Standard Classes	\$25,000
Preferred Classes	\$100,000

#### DIVIDEND OPTIONS

- Paid in Cash
- Reduce Premium
- Accumulate at Interest
- Purchase Paid-Up Additions (PUA)

#### OPTIONAL RIDERS\*

- Waiver of Premium Disability Benefit
- Single Premium Paid-Up Additions Rider
- Level Premium Paid-Up Additions Rider
- Accidental Death Benefit Rider
- Guaranteed Purchase Option
- Annual Renewable Term Rider
- Term Life Insurance Rider (10 year term)
- Spouse Renewable Term Rider
- Children's Insurance Rider
- Accelerated Death Benefit Plus Rider
- Accelerated Death Benefit Rider (if not qualified for the Accelerated Death Benefit Plus Rider)

\* Riders may be subject to underwriting and availability.

**RATE CLASSES** – Super Preferred No Tobacco, Preferred No Tobacco, Standard No Tobacco, Preferred Tobacco, Standard Tobacco

**NONMEDICAL LIMITS** – This plan may be written on a nonmedical basis subject to the regular nonmedical rules and limitations.

If the GPO rider is attached, add the amount of the first option to the initial amount applied for and apply the total to the regular nonmedical limits.

**UNDERWRITING LIMITS** – Regular underwriting rules apply. These are available in Section B of the Agent's Reference Manual. Sub-Standard rates are shown in Section F.

**Check the Lafayette Life web site ([www.llic.com](http://www.llic.com)) for state specific limitations.**

## Male Standard

Issue Age		WPD	Issue Age		WPD
0	8.53	0.20	9	12.30	0.26
1	8.82	0.20	10	12.82	0.27
2	9.16	0.20	11	13.37	0.29
3	9.55	0.20	12	13.93	0.30
4	9.95	0.21	13	14.51	0.32
5	10.39	0.21	14	15.10	0.33
6	10.84	0.22	15	15.70	0.35
7	11.30	0.23	16	16.30	0.37
8	11.79	0.25	17	16.91	0.39

## Male

Issue Age	No Tobacco	Tobacco	WPD	Issue Age	No Tobacco	Tobacco	WPD
18	16.89	21.40	0.41	52	57.76	68.53	3.26
19	17.50	22.17	0.43	53	59.83	70.84	3.50
20	18.13	22.96	0.46	54	61.96	73.19	3.77
21	18.79	23.77	0.49	55	64.14	75.58	4.07
22	19.47	24.62	0.52	56	66.38	78.01	4.40
23	20.18	25.48	0.55	57	68.67	80.48	4.76
24	20.92	26.37	0.58	58	71.04	83.04	5.16
25	21.69	27.28	0.61	59	73.51	85.72	5.60
26	22.49	28.22	0.64	60	76.07	88.52	6.08
27	23.31	29.19	0.67	61	78.71	91.40	
28	24.16	30.19	0.70	62	81.43	94.34	
29	25.06	31.23	0.73	63	84.20	97.30	
30	25.99	32.32	0.77	64	87.03	100.27	
31	26.96	33.45	0.80	65	89.92	103.27	
32	27.97	34.64	0.84	66	92.90	106.34	
33	29.03	35.87	0.88	67	96.00	109.52	
34	30.13	37.14	0.93	68	99.24	112.86	
35	31.26	38.48	0.97	69	102.65	116.41	
36	32.44	39.86	1.04	70	106.28	120.21	
37	33.67	41.29	1.11	71	110.12	124.28	
38	34.94	42.77	1.18	72	114.14	128.59	
39	36.26	44.30	1.26	73	118.39	133.13	
40	37.62	45.89	1.34	74	122.88	137.99	
41	39.03	47.51	1.44	75	127.70	143.27	
42	40.48	49.19	1.55	76	132.92	149.00	
43	41.98	50.90	1.66	77	138.60	155.24	
44	43.53	52.65	1.78	78	144.75	162.01	
45	45.12	54.44	1.91	79	151.39	169.27	
46	46.74	56.25	2.07	80	158.56	177.09	
47	48.41	58.12	2.23	81	166.31	185.50	
48	50.14	60.03	2.41	82	174.73	194.61	
49	51.94	62.03	2.61	83	183.98	204.64	
50	53.81	64.12	2.83	84	194.19	215.78	
51	55.75	66.29	3.03	85	205.40	228.03	

Female Standard

Issue Age	WPD	Issue Age	WPD
0	6.96	9	10.20
1	7.24	10	10.64
2	7.54	11	11.10
3	7.88	12	11.58
4	8.22	13	12.07
5	8.59	14	12.57
6	8.97	15	13.09
7	9.37	16	13.63
8	9.78	17	14.17

Female

Issue Age	No Tobacco	Tobacco	WPD	Issue Age	No Tobacco	Tobacco	WPD
18	14.36	18.38	0.41	52	51.59	63.19	3.26
19	14.93	19.11	0.43	53	53.40	65.28	3.50
20	15.53	19.86	0.46	54	55.27	67.41	3.77
21	16.14	20.64	0.49	55	57.18	69.58	4.07
22	16.79	21.45	0.52	56	59.14	71.77	4.40
23	17.46	22.28	0.55	57	61.14	74.01	4.76
24	18.16	23.15	0.58	58	63.18	76.30	5.16
25	18.89	24.05	0.61	59	65.29	78.64	5.60
26	19.64	24.97	0.64	60	67.44	81.02	6.08
27	20.41	25.93	0.67	61	69.65	83.46	
28	21.21	26.92	0.70	62	71.93	85.96	
29	22.05	27.94	0.73	63	74.28	88.53	
30	22.91	29.00	0.77	64	76.70	91.19	
31	23.81	30.10	0.80	65	79.21	93.94	
32	24.74	31.23	0.84	66	81.80	96.80	
33	25.70	32.40	0.88	67	84.49	99.77	
34	26.69	33.62	0.93	68	87.27	102.88	
35	27.72	34.86	0.97	69	90.16	106.12	
36	28.78	36.14	1.04	70	93.17	109.50	
37	29.88	37.45	1.11	71	96.31	113.03	
38	31.01	38.81	1.18	72	99.57	116.69	
39	32.18	40.21	1.26	73	102.96	120.50	
40	33.39	41.67	1.34	74	106.51	124.46	
41	34.65	43.18	1.44	75	110.24	128.63	
42	35.96	44.74	1.55	76	114.19	133.06	
43	37.32	46.36	1.66	77	118.40	137.81	
44	38.71	48.02	1.78	78	122.91	142.95	
45	40.15	49.75	1.91	79	127.79	148.55	
46	41.65	51.53	2.07	80	133.09	154.67	
47	43.19	53.36	2.23	81	138.81	161.24	
48	44.78	55.24	2.41	82	144.90	168.08	
49	46.40	57.16	2.61	83	151.46	175.26	
50	48.09	59.14	2.83	84	158.60	182.83	
51	49.82	61.14	3.03	85	166.29	190.74	

## Unisex Standard

Issue Age		WPD	Issue Age		WPD
0	8.21	0.20	9	11.88	0.26
1	8.51	0.20	10	12.39	0.27
2	8.85	0.20	11	12.91	0.29
3	9.21	0.20	12	13.46	0.30
4	9.62	0.21	13	14.02	0.32
5	10.03	0.21	14	14.60	0.33
6	10.47	0.22	15	15.18	0.35
7	10.92	0.23	16	15.77	0.37
8	11.39	0.25	17	16.37	0.39

## Unisex

Issue Age	No Tobacco	Tobacco	WPD	Issue Age	No Tobacco	Tobacco	WPD
18	16.39	20.81	0.41	52	56.52	67.45	3.26
19	16.99	21.57	0.43	53	58.54	69.71	3.50
20	17.62	22.35	0.46	54	60.61	72.02	3.77
21	18.26	23.15	0.49	55	62.74	74.36	4.07
22	18.94	23.99	0.52	56	64.91	76.74	4.40
23	19.64	24.85	0.55	57	67.14	79.16	4.76
24	20.38	25.73	0.58	58	69.45	81.66	5.16
25	21.14	26.64	0.61	59	71.84	84.27	5.60
26	21.92	27.58	0.64	60	74.32	86.97	6.08
27	22.73	28.55	0.67	61	76.87	89.76	
28	23.58	29.54	0.70	62	79.49	92.61	
29	24.45	30.58	0.73	63	82.16	95.47	
30	25.38	31.66	0.77	64	84.90	98.37	
31	26.33	32.79	0.80	65	87.70	101.30	
32	27.33	33.96	0.84	66	90.59	104.31	
33	28.37	35.18	0.88	67	93.59	107.43	
34	29.44	36.45	0.93	68	96.71	110.70	
35	30.56	37.76	0.97	69	100.00	114.17	
36	31.71	39.12	1.04	70	103.47	117.87	
37	32.91	40.53	1.11	71	107.13	121.80	
38	34.15	41.98	1.18	72	110.96	125.93	
39	35.44	43.48	1.26	73	114.97	130.28	
40	36.78	45.04	1.34	74	119.20	134.90	
41	38.15	46.64	1.44	75	123.72	139.88	
42	39.58	48.30	1.55	76	128.58	145.25	
43	41.05	49.99	1.66	77	133.83	151.08	
44	42.57	51.73	1.78	78	139.48	157.37	
45	44.13	53.50	1.91	79	145.56	164.13	
46	45.72	55.31	2.07	80	152.11	171.39	
47	47.37	57.15	2.23	81	159.14	179.18	
48	49.07	59.07	2.41	82	166.70	187.51	
49	50.83	61.05	2.61	83	174.93	196.55	
50	52.66	63.12	2.83	84	183.91	206.40	
51	54.56	65.25	3.03	85	193.66	217.03	