

# INTEREST RATES - February 16, 2010 - March 15, 2010

The 3, 4 and 5 Year Fixed Period SPIA's are temporarily not available for sale.

**Future Interest Rate Announcements will now be established for the 1st and 16th of each month for the Horizon 08 products.**

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 bold represent a change in rates.**

The following rates are the maximum rates that should be illustrated. **Be sure to update the IRIS illustration system.**

## Annuity Rates

### New! - Horizon 08 (SPDA-08)

*Guaranteed minimum interest rate is 2.0%, for the first 10 policy years and 3% thereafter, for all new business in the following states: AL, AR, AZ, CO, CT, DE, FL, GA, HI, ID, IN, IA, KS, KY, LA, MA, ME, MD, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NC, ND, NM, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY and District of Columbia.*

	Withdrawal Charges for:	Guaranteed Rate	Rates Effective February 1-15, 2010 New Money Rate
<b>3/5</b>	5 years	2.00%	3.00%*** in year 1 ; 2.00% in years 2 & 3
<b>5/5</b>	5 years	2.00%	2.00%*** for 5 years
<b>5/7</b>	7 years	2.00%	3.05%*** for 5 years

\*\*\* Applications and Premiums must be received by close of business on February 15, 2010.

### Marquis Centennial 3, 5, 7 & 10

The guaranteed minimum surrender value of your contract will be 90% of all net premiums (less any withdrawals) accumulated at 3% interest. Participation Rate n/a.

*For all new business in these states: AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY and District of Columbia.*

*Premium Bonus Rider (PBR) approved in these states: AL, AZ, AR, CO, DE, FL, GA, HI, ID, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NH, NM, NC, ND, OH, OK, RI, SC, SD, TN, TX, UT, VA, WV, WI, WY and District of Columbia.*

#### Cap Rates (New Money)

	Short Term Interest Rate	Fixed	Cap Rates (New Money)		
			A	B	C
Effective Date:	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
<b>10 Year</b>	1.50%	3.00%	6.50%	6.75%	2.25%
<b>7 Year</b>	1.50%	2.75%	5.50%	5.75%	2.00%
<b>5 Year</b>	1.50%	2.00%	4.50%	4.50%	1.75%
<b>3 Year</b>	1.50%	1.50%	2.50%	2.50%	1.00%
<b>10 Yr w/PBR</b>	1.50%	2.25%	5.00%	5.00%	1.80%

#### Cap Rates (Portfolio)

	Fixed	Cap Rates (Portfolio)		
		A	B	C
Effective Date:	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
<b>10 Year</b>	4.00%	8.25%	9.50%	2.30%
<b>7 Year</b>	3.75%	7.75%	8.25%	2.20%
<b>5 Year</b>	3.50%	7.25%	7.25%	2.10%
<b>3 Year</b>	3.00%	6.75%	6.25%	2.00%

### Marquis Advant-Edge 5 & 10

*Indexed Products - Guaranteed minimum interest rate is 2.0%, for the first 10 policy years and 3% thereafter, for all new business in the following states: AL, AR, AZ, CA, CO, CT (only the Marquis Advant-Edge 5 is approved in Connecticut), DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NE, NH, NC, ND, NM, NV, OH, OK, PA, RI, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY, and the District of Columbia.*

	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate		Annual Point to Point
Effective Date:		<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
<b>10 Year</b>	2.00%	3.75%	4.25%	100%	7.00%
<b>5 Year</b>	2.00%	3.50%	4.00%	100%	6.50%

### Marquis Flex 5 & 10

*Indexed Products - Guaranteed minimum interest rate for the Marquis Flex will be 3.0% for all new **412 Fully Insured** business. **412 Fully Insured** uses Flex 5 only. Rates also apply to existing business.*

	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate		Annual Point to Point**
Effective Date:		<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
<b>10 Year</b>	3.00%	3.75%	4.25%	100%	5.50%
<b>5 Year</b>	3.00%	3.50%	4.00%	100%	5.00%
1 Year*	3.00%	3.00%	3.00%	100%	4.00%

\* Not Available For Sale, rates effective for existing business only.

\*\* In Oregon the Cap Rate are as follows: 10 Yr. - 5.50%, 5 Yr. - 5.00% and 1 Yr. - 5.00%

\*\*\* In Oregon the Participation Rates are as follows: 10 Yr. - 100%, 5 Yr. - 100% and 1 Yr. - 75%.

### Group Marquis Centennial - Qualified Markets Only

*The guaranteed minimum surrender value of your contract will be 90% of all net premiums (less any withdrawals) accumulated at 3% interest. Participation Rate n/a.*

*For all new business in the following states: AL, AR, AZ, CA, CO, CT, DE, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MD, MA, MI, MS, MO, MT, NE, NV, NH, NJ, NC, ND, NM, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY.*

	Short Term	Fixed	Cap Rates (New Money)		
			A	B	C
			Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
<b>10 Year</b>	1.50%	3.00%	6.50%	6.75%	2.25%

	Short Term	Fixed	Cap Rates (Portfolio)		
			A	B	C
			Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
<b>10 Year</b>	1.50%	4.00%	8.25%	9.50%	2.30%

### Group Marquis Flex - Qualified Markets Only

*Indexed Products - Guaranteed minimum interest rate is 3.0% for all new business in the following states: FL, MN & TX. Rates also apply to existing business.*

	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate		Annual Point to Point
Effective Date:		<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
Group	3.00%	3.50%	4.00%	100%	5.00%

### Single Premium Immediate Annuity (SPIA) Interest Rates

Please choose Internet Update located in the Options Tab on the tool bar in the [IRIS Illustration Software](#). You will need to be online when doing this. The Illustration software will be automatically updated with the current SPIA interest rates.

### Current Rates - effective 03/1/2010

Premium Deposit Fund Interest Rate:	0.10% (10 bp)	subject to change
Variable (Dynamic) Loan Interest Rate:	5.75%	
Asset Retention Account Interest Rate:	0.10% (10 bp)	subject to change

**Current Life Rates - effective 02/16/2010**

**Universal Life**

**Marquis Centennial IUL**

		<u>Cap Rates (New Money)</u>		
		A	B	
Participation Rate 130%	Unallocated Rate	Fixed	Annual Point to Point	Monthly Average
Effective Date	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
Rate	4.90%	4.90%	10.75%	11.50%
Illustrated Rate			7.66%	6.77%

		<u>Cap Rates (Portfolio)</u>		
		A	B	
Participation Rate 130%	Unallocated Rate	Fixed	Annual Point to Point	Monthly Average
Effective Date	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
Rate	5.65%	5.65%	9.75%	12.50%

**Vanguard 09**

	New Premiums	Portfolio Rate	Minimum Guarantee
Effective Date	<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
	4.00%	4.00%	3.00%

**Discontinued Products**

<b>Marquis UL</b>	Maximum				
Participation Rate 100%	Illustrated	Guaranteed	Cap	New Money	Portfolio
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
	5.13%#	2.50%	7.00%	4.50%	4.50%
<b>Century 2000</b>		4% first 10 yrs, 3% thereafter		4.25%#	4.25%
<b>Ultimate &amp; Vanguard (Issued after 10/1996)</b>					
\$100,000 and above		4.00%		4.50%#	4.50%
Below \$100,000		4.00%		4.00%#	4.00%

**Marquis Flex**

*Indexed Products - The guaranteed minimum interest rate is 1.5% for existing business only (eff. 07/01/05).*

	Participation Rate 100%		Fixed	
	Guaranteed	Cap	New Money	Portfolio
	Rate	Rate	Rate	Rate
Effective Date		<u>2/16/2010</u>	<u>2/16/2010</u>	<u>2/16/2010</u>
10 Year	1.50%	7.50%	3.75%	4.25%
5 Year	1.50%	7.00%	3.50%	4.00%
Group	1.50%	7.00%	3.50%	4.00%

**Annuity Interest Rates – The following products are only available through Qualified Markets, please contact Qualified Markets before selling.**

<b>Marquis Plus</b>	Participation Rate 30%		
		New Money Rate	Portfolio Rate
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%

**Fixed Interest Universal Life Products Not Available For Current Sales**

Ultimate & Vanguard (Issued before 10/1996)	New Money Rate	Portfolio Rate
First \$10,000	4.00%	4.00%
Excess	4.30%	4.30%
Key, Value	4.00%	4.00%
Alternative	4.00%	4.00%
Encore	4.00%	4.00%

Renewal rates for these Alternative, Encore, Vanguard, and Ultimate are adjusted 25 basis points for each successive five-year renewal period in years 6, 11, and 16.

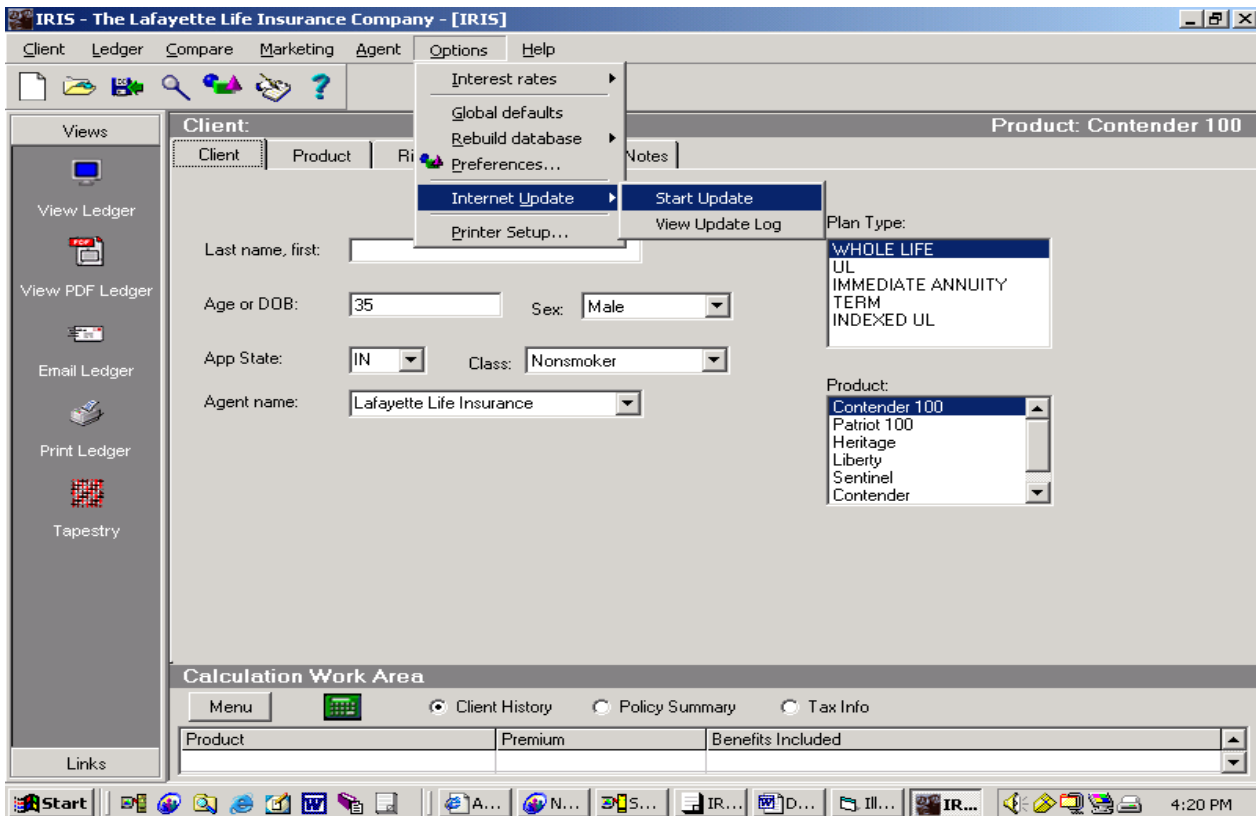
<b>CAWL Interest Rates</b>	Portfolio Rate	Minimum Guarantee
Spectrum (CAWL-85)	4.50%	4.50%
Galaxy	4.50%	4.50%

**#MAXIMUM RATES FOR ILLUSTRATIONS**

**\*NUMBER HAS BEEN UPDATED FROM PREVIOUS MONTH**

**ATTENTION COMPUTER USERS**

PLEASE NOTE: You will need to obtain the current interest rates online each month. Please choose internet update located in the options tab on the tool bar in the IRIS Illustration Program. Please make sure that you are online. The illustration software will automatically be updated with the current interest rates.



If you have questions, please call the Sales Development Center at 1-866-YES-LLIC (1-866-937-5542).