

INTEREST RATES - August 16, 2010 - September 15, 2010

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

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 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

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, NJ, NM, NC, ND, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WV, WI, WY and District of Columbia.

		Cap Rates (New Money)			
			A	B	C
	Short Term Interest Rate	Fixed (New Money)	Annual Point to Point	Monthly Average	Monthly Cap
Effective Date:	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
10 Year	1.50%	2.25%	5.00%	5.25%	2.15%
7 Year	1.50%	2.00%	4.25%	4.50%	1.90%
5 Year	1.50%	1.50%	3.50%	3.50%	1.65%
3 Year	1.50%	1.50%	1.50%	1.50%	1.00%
10 Yr w/PBR	1.50%	1.50%	3.50%	3.50%	1.70%

		Fixed (Portfolio)	Cap Rates (Portfolio)		
			A	B	C
Effective Date:		<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
10 Year		3.50%	7.75%	9.00%	2.30%
7 Year		3.25%	7.25%	7.75%	2.20%
5 Year		3.00%	6.75%	6.75%	2.10%
3 Year		2.50%	6.00%	5.50%	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 New Money Rate	Fixed Portfolio Rate	Participation Rate	Cap Rate Annual Point to Point
Effective Date:		<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
10 Year	2.00%	2.75%	4.00%	100%	5.75%
5 Year	2.00%	2.25%	3.75%	100%	5.00%

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, CA, 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.

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

		Guaranteed Rate	Rates Effective September 1 - 15, 2010 New Money Rate
	Withdrawal Charges for:		
3/5	5 years	2.00%	3.00%*** in year 1 ; 2.00% in years 2 & 3
5/5	5 years	2.00%	2.00%*** for 5 years
5/7	7 years	2.00%	2.50%*** for 5 years

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

Marquis Flex 10 DISCONTINUED; Marquis Flex 5 Qualified Markets Only (412(e)(3))

*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>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
10 Year	3.00%	3.00%	4.00%	100%	5.00%
5 Year	3.00%	3.00%	3.75%	100%	4.50%
1 Year*	3.00%	3.00%	3.00%	100%	3.50%

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

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

*** In Oregon the Participation Rates are as follows: 10 Yr. - 100%, 5 Yr. - 75% and 1 Yr. - 40%.

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 (New Money)	Cap Rates (New Money)		
			A Annual Point to Point	B Monthly Average	C Monthly Cap
Effective Date:	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
10 Year	1.50%	2.25%	5.00%	5.25%	2.15%

	Fixed (Portfolio)	Cap Rates (Portfolio)		
		A Annual Point to Point	B Monthly Average	C Monthly Cap
Effective Date:	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
10 Year	3.50%	7.75%	9.00%	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>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
Group	3.00%	3.00%	3.75%	100%	4.50%

* In Oregon the Cap Rate is 5.00%.

** In Oregon the Participation Rates is 75%.

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 08/1/2010

Premium Deposit Fund Interest Rate:	0.10% (10 bp)	subject to change
Asset Retention Account Interest Rate:	0.10% (10 bp)	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	2010-2011	5.50%
February	2010-2011	5.75%
March	2010-2011	5.75%
April	2010-2011	5.85%
May	2010-2011	5.80%
June	2010-2011	5.80%
July	2010-2011	5.60%
August	2010-2011	5.50%
September	2010-2011	5.30%
October	2009-2010	6.00%
November	2009-2010	5.50%
December	2009-2010	5.50%

Current Life Rates - effective 08/16/2010

Universal Life

Marquis Centennial IUL

Participation Rate 130%	Unallocated Rate (New Money)	Fixed (New Money)	Cap Rates (New Money)	
			A Annual Point to Point	B Monthly Average
Effective Date	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
Rate	4.30%	4.30%	9.75%	10.50%
Illustrated Rate			7.01%	6.45%

Participation Rate 130%	Unallocated Rate (Portfolio)	Fixed (Portfolio)	Cap Rates (Portfolio)	
			A Annual Point to Point	B Monthly Average
Effective Date	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
Rate	5.40%	5.40%	11.75%	12.50%

Vanguard 09 - The Vanguard UL (VAN-09) product is only available for sale on a unisex basis for pension plans

	New Premiums	Portfolio Rate	Minimum Guarantee
Effective Date	<u>8/16/2010</u>	<u>8/16/2010</u>	<u>8/16/2010</u>
	4.00%	4.00%	3.00%

Discontinued Products

Marquis UL

Participation Rate 100%	Guaranteed Rate	Cap Rate	New Money Rate	Portfolio Rate
	2.50%	6.50%	4.50%	4.50%

Century 2000

4% first 10 yrs, 3% thereafter	4.25%#	4.25%
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Ultimate & Vanguard (Issued after 10/1996)

\$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).

Effective Date	Participation Rate 100%		Fixed	
	Guaranteed Rate	Cap Rate	New Money Rate	Portfolio Rate
		8/16/2010	8/16/2010	8/16/2010
10 Year	1.50%	6.75%	2.75%	4.00%
5 Year	1.50%	6.25%	2.25%	3.75%
Group	1.50%	6.25%	2.25%	3.75%

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

Marquis Plus	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%

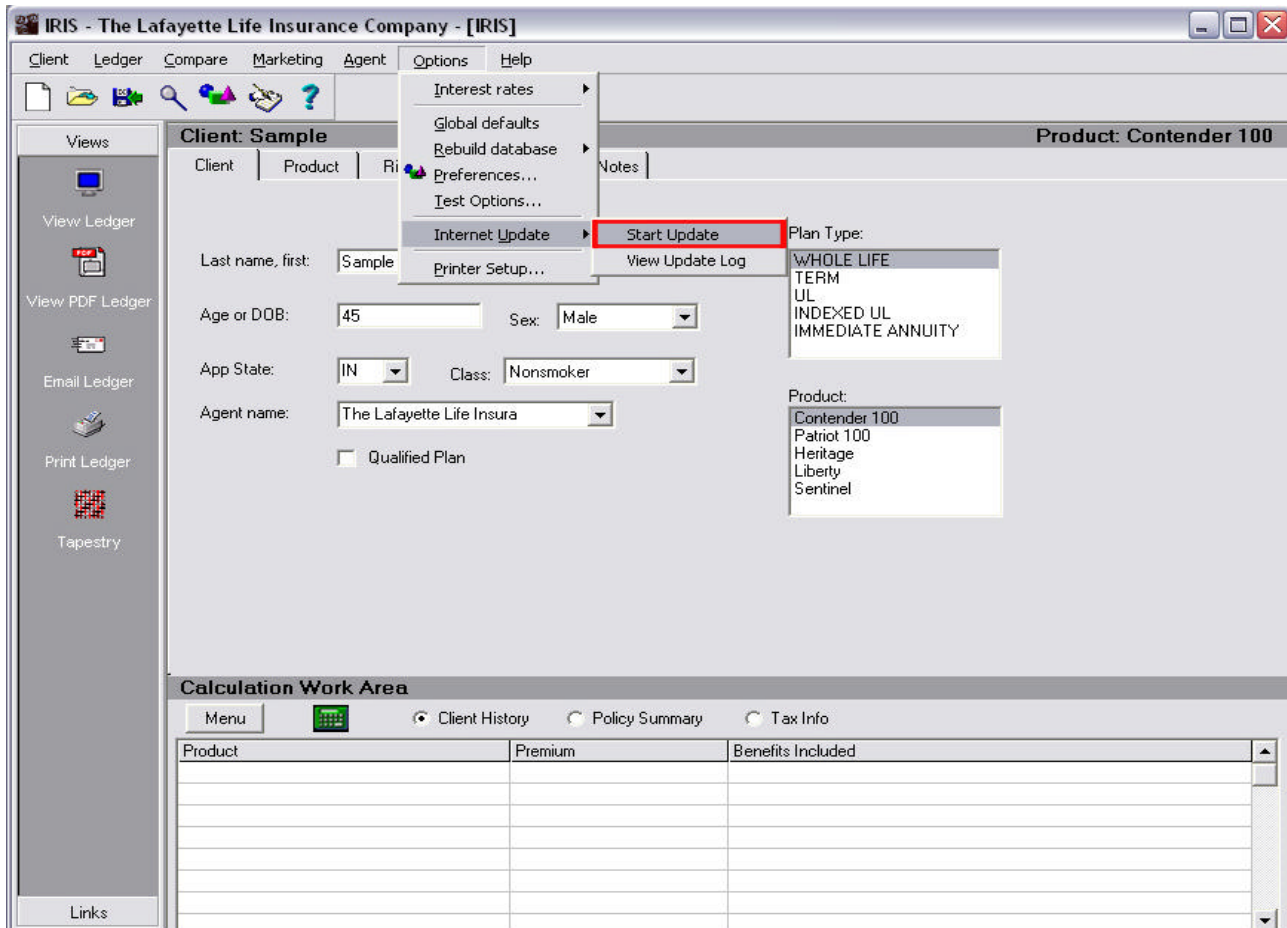
Renewal rates for these Alternative, Encore, Vanguard, and Ultimate are adjusted 25 basis points for each successive five-year renewal period in years 6, 11, and 16.

CAWL Interest Rates	Portfolio Rate	Minimum Guarantee
Spectrum (CAWL-85)	4.50%	4.50%
Galaxy	4.50%	4.50%

#MAXIMUM RATES FOR ILLUSTRATIONS

ATTENTION ILLUSTRATION SOFTWARE USERS

PLEASE NOTE: You will need to update the interest rates in the IRIS illustration software each month. Please make sure that you are connected to the internet before you begin the update. To run the internet update, open the illustration software, click on the **Options** tab, choose **Internet Update** and click **Start Update**. The illustration software will automatically download the current interest rates.



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