



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

FINANCIAL STRENGTH

Established in 1905, Lafayette Life is built on a solid foundation of financial strength, quality products and service, and a commitment to excellence. Our financial strength is rigorously examined and evaluated by independent financial reporting agencies. In making their assessments, these agencies consider our financial integrity: the quality of our assets, the amount of funds we have in reserve, the vision and ability of our management team, and our efficiency in running our business.

For the latest rating information on Lafayette Life, please call **1-866-YES-LLIC**.

A+

A.M. Best

A.M. Best, the recognized authority on the financial strength of insurance companies, rates Lafayette Life **A+ Superior**, the second highest of 16 ratings for financial strength, operating performance, and market profile; held since June 2009.

AA+

Standard & Poor's

Standard and Poor's assigns financial strength ratings to life and health insurance companies. Lafayette Life has been assigned **AA+ for Very Strong** financial security characteristics, the second highest of 21 ratings; held since August 2005.

AA

Fitch

Fitch Credit Rating Company, a top analyst judging insurers' financial strength, rates Lafayette Life **AA for Very Strong** insurer financial strength, the third highest of 21 ratings; held since June 2009.

97

Comdex

The Comdex ranking is a composite of all the ratings that a company has received. Lafayette Life ranks 97 on a scale of 1 (lowest) to 100 (highest) in relationship to other companies that have been rated by the services. The Comdex is a mathematical ranking used to consolidate the above financial strength ratings, as each rating service uses a different scale.

The ratings published in this document are subject to change. These ratings are determined by independent insurance rating firms. For the latest rating information on Lafayette Life, visit www.llic.com. Contracts are issued by The Lafayette Life Insurance Company, Lafayette, Indiana. Lafayette Life is a member of Western & Southern Financial Group. Ratings are those assigned to The Western and Southern Life Insurance Company and its subsidiaries. Ratings are current as of 07/20/09.