

SERFF Tracking Number: LAFA-126859025 State: Arkansas
Filing Company: The Lafayette Life Insurance Company State Tracking Number: 47042
Company Tracking Number:
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Individual Whole Life policies
Project Name/Number: Informational filing - reduction in Nonforfeiture Interest rate/WL-05-100 et. al & WL-05-95 et. al

Filing at a Glance

Company: The Lafayette Life Insurance Company

Product Name: Individual Whole Life policies SERFF Tr Num: LAFA-126859025 State: Arkansas
TOI: L071 Individual Life - Whole SERFF Status: Closed-Accepted State Tr Num: 47042
For Informational Purposes
Sub-TOI: L071.101 Fixed/Indeterminate Co Tr Num: State Status: Filed-Closed
Premium - Single Life
Filing Type: Form Reviewer(s): Linda Bird
Author: Tesha Wilburn Disposition Date: 10/18/2010
Date Submitted: 10/13/2010 Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Informational filing - reduction in Nonforfeiture Interest rate Status of Filing in Domicile: Authorized
Project Number: WL-05-100 et. al & WL-05-95 et. al Date Approved in Domicile: 09/24/2010
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 10/18/2010 Explanation for Other Group Market Type:
State Status Changed: 10/18/2010
Deemer Date: Created By: Tesha Wilburn
Submitted By: Tesha Wilburn Corresponding Filing Tracking Number:
Filing Description:
October 13, 2010

Department of Insurance Arkansas

RE: INDIVIDUAL LIFE FILING

Reduction in Nonforfeiture Interest Rate from 4.5% to 4%

SERFF Tracking Number: LAFA-126859025 State: Arkansas
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TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
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For the WL-05-95 and WL-05-100 Series

The Lafayette Life Insurance Company, NAIC: 65242, FEIN: 35-0457540

The Lafayette Life Insurance Company is presently using a nonforfeiture interest rate of 4.5% in the calculations applicable for the above stated life insurance product series. We are simply requesting that we be permitted to reduce the overall interest rate used in the calculation to 4%. This interest rate reduction will yield greater guaranteed cash value for the policyholder.

This request is limited to the products specified above. In furtherance of the above request, certain, minimal changes are required to the policy forms in question. Enclosed for your consideration and approval are duplicate copies of the following:

- Policy Schedule, Page 3; and
- Table of Guaranteed Values, Page 4.

For the WL-05-95 and WL-05-100 series to which these pages apply, we are reducing the overall nonforfeiture interest rate in the Basis of Values to 4%. The Basis of Values refers to the interest rate used to determine reserves, cash values and net single premiums. Our current version of the Policy Schedule page (page 3) for the products at issue displays separate rates, under the Basis of Values, for Reserves (currently {4.0%}), Cash Values (currently 4.5%), and Net Single Premiums (currently 4.5%). We are requesting that we be permitted to move to a single Basis of Values rate of 4%.

Please see the enclosed Policy Schedules, page 3, for each product which reflects a single interest rate of 4% for the Basis of Values. The enclosed Table of Guaranteed Values, page 4 for each product, also has been revised to reflect this change in nonforfeiture interest rate to 4%. We are not making nor are we requesting any other changes to these forms or to the balance of the policy forms associated with these products.

The WL-05-95 and WL-05-100 series were approved by the Arkansas Department of Insurance on 1/4/05. The prior change in the Basis of Values rates was approved by the Arkansas Department of Insurance on 12/22/05.

We have also enclosed actuarial documentation in support of our request in the form of Actuarial Memoranda which detail the new specifications, formulas and examples for each form.

It is our intent to adopt the new nonforfeiture interest rate of 4% for the products described herein effective January 1, 2011 (or the date approved for use by your state insurance department, if later). The current Basis of Values rates will continue in effect for all WL-05-95 and WL-05-100 Series policies issued prior to your approval.

SERFF Tracking Number: LAFA-126859025 State: Arkansas
 Filing Company: The Lafayette Life Insurance Company State Tracking Number: 47042
 Company Tracking Number:
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Whole Life policies
 Project Name/Number: Informational filing - reduction in Nonforfeiture Interest rate/WL-05-100 et. al & WL-05-95 et. al

As always, we look forward to hearing from you at your earliest convenience and thank you for your time and consideration in reviewing this submission.

Sincerely,

Tesha Wilburn
 Compliance Analyst

Company and Contact

Filing Contact Information

Tesha Wilburn, Legal Asst/Compliance Analyst tesha.wilburn@llic.com
 1905 Teal Rd 765-477-3328 [Phone]
 Lafayette, IN 47905 765-477-3212 [FAX]

Filing Company Information

The Lafayette Life Insurance Company	CoCode: 65242	State of Domicile: Indiana
PO Box 7007	Group Code: 836	Company Type: Life and Annuity
Lafayette, IN 47903	Group Name:	State ID Number:
(800) 443-8793 ext. 3417[Phone]	FEIN Number: 35-0457540	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lafayette Life Insurance Company	\$0.00	10/13/2010	

SERFF Tracking Number: LAF A-126859025 State: Arkansas
Filing Company: The Lafayette Life Insurance Company State Tracking Number: 47042
Company Tracking Number:
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Individual Whole Life policies
Project Name/Number: Informational filing - reduction in Nonforfeiture Interest rate/WL-05-100 et. al & WL-05-95 et. al

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/18/2010	10/18/2010

SERFF Tracking Number: LAF-126859025 *State:* Arkansas
Filing Company: The Lafayette Life Insurance Company *State Tracking Number:* 47042
Company Tracking Number:
TOI: L071 Individual Life - Whole *Sub-TOI:* L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Individual Whole Life policies
Project Name/Number: Informational filing - reduction in Nonforfeiture Interest rate/WL-05-100 et. al & WL-05-95 et. al

Disposition

Disposition Date: 10/18/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LAFA-126859025 State: Arkansas
 Filing Company: The Lafayette Life Insurance Company State Tracking Number: 47042
 Company Tracking Number:
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Whole Life policies
 Project Name/Number: Informational filing - reduction in Nonforfeiture Interest rate/WL-05-100 et. al & WL-05-95 et. al

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Submission Letter		Yes
Form	WL-05-95 Schedule pages		Yes
Form	WL-05-95 Schedule pages		Yes
Form	WL-05-95 Schedule pages		Yes
Form	WL-05-95 Schedule pages		Yes
Form	WL-05-100 Schedule pages		Yes
Form	WL-05-100 Schedule pages		Yes
Form	WL-05-100 Schedule pages		Yes
Form	WL-05-100 Schedule pages		Yes

SERFF Tracking Number: LAFA-126859025 State: Arkansas
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 Company Tracking Number:
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Form Schedule

Lead Form Number: WL-05-95 et. al & WL-05-100 et. al

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	WL-05-95	Schedule Pages	WL-05-95 Schedule pages	Initial		57.000	WL-05-95 page 3 & 4.pdf
	WL-05-95U	Schedule Pages	WL-05-95 Schedule pages	Initial		57.000	WL-05-95U page 3 & 4.pdf
	WL-05-95 EXT	Schedule Pages	WL-05-95 Schedule pages	Initial		57.000	WL-05-95 EXT page 3 & 4.pdf
	WL-05-95U EXT	Schedule Pages	WL-05-95 Schedule pages	Initial		57.000	WL-05-95U EXT page 3 & 4.pdf
	WL-05-100	Schedule Pages	WL-05-100 Schedule pages	Initial		57.000	WL-05-100 page 3 & 4.pdf
	WL-05-100U	Schedule Pages	WL-05-100 Schedule pages	Initial		57.000	WL-05-100U page 3 & 4.pdf
	WL-05-100 EXT	Schedule Pages	WL-05-100 Schedule pages	Initial		57.000	WL-05-100 EXT page 3 & 4.pdf
	WL-05-100U EXT	Schedule Pages	WL-05-100 Schedule pages	Initial		57.000	WL-05-100U EXT page 3 & 4.pdf

POLICY SCHEDULE

Policy Number: {A 0123456}
 Date of Issue: {January 1, 2011}

Interest Rate for
 Basis of Values: 4.0%

Insured: {John E Doe}
 Age: {45}
 Sex: {Male}
 Rate Class: {Preferred}

Basic Amount
 of Insurance: {\$100,000}

Owner: {John E Doe}

Premiums

Each Benefit Premium is payable
 to the Premium Expiration Date

Benefit	Effective Date	Initial Amount of Insurance	Annual Premium	Premium Expiration Date
Life Paid-Up At 95	{1/01/11}	{\$100,000}	{\$2,281.00}	{1/01/61}
		Total	{\$2,281.00} *	
Other Frequencies of Premium Payments			Semiannual	{\$1,163.31}
			Quarterly	{\$593.06}
			Monthly (Preauthorized Withdrawal)	{\$193.89}

* This amount will be higher if premiums are paid on a semiannual, quarterly or monthly basis.

TABLE OF GUARANTEED VALUES

LIFE PAID-UP AT 95

Insured:	{John E Doe}	Date of Issue:	{January 01, 2011}
Age:	{45}	Basic Amount of Insurance:	
Sex:	{Male}		
Rate Class:	{Preferred}		{\$100,000}

End of Policy Year	On Jan 1	Guaranteed Cash Value	Reduced Paid-Up Insurance	Extended Term Insurance	
				Years	Days
1	{2012}	{0}	{0.00}	{0}	{0}
2	{2013}	{14}	{44.52}	{0}	{19}
3	{2014}	{1,560}	{4,799.56}	{4}	{348}
4	{2015}	{3,158}	{9,399.65}	{8}	{91}
5	{2016}	{4,805}	{13,836.89}	{10}	{223}
6	{2017}	{6,588}	{18,357.62}	{12}	{164}
7	{2018}	{8,418}	{22,703.49}	{13}	{290}
8	{2019}	{10,293}	{26,877.48}	{14}	{312}
9	{2020}	{12,209}	{30,877.59}	{15}	{263}
10	{2021}	{14,161}	{34,704.93}	{16}	{152}
11	{2022}	{16,145}	{38,360.10}	{16}	{345}
12	{2023}	{18,164}	{41,860.25}	{17}	{122}
13	{2024}	{20,225}	{45,225.85}	{17}	{227}
14	{2025}	{22,332}	{48,468.80}	{17}	{300}
15	{2026}	{24,480}	{51,586.80}	{17}	{345}
16	{2027}	{26,664}	{54,582.30}	{17}	{363}
17	{2028}	{28,873}	{57,446.13}	{17}	{357}
18	{2029}	{31,102}	{60,186.55}	{17}	{333}
19	{2030}	{33,349}	{62,807.69}	{17}	{294}
20	{2031}	{35,616}	{65,322.89}	{17}	{243}
At Age {60}	{2026}	{24,480}	{51,586.80}	{17}	{345}
At Age {65}	{2031}	{35,616}	{65,322.89}	{17}	{243}

Values for policy years not shown will be furnished upon request.

The above values will be increased as a result of any dividend additions or dividend accumulations on deposit with the Company and reduced by the amount of any indebtedness against this policy as specified in the loan provision of this policy, page 10. Dividends are not guaranteed.

Policy Values are calculated using the 2001 CSO {(M) Nonsmoker} U ALB Mortality Table.

POLICY SCHEDULE

Policy Number: {A 0123456}
 Date of Issue: {January 1, 2011}

Interest Rate for
 Basis of Values: 4.0%

Insured: {John E Doe}
 Age: {45}

Rate Class: {Preferred}

Basic Amount
 of Insurance: {\$100,000}

Owner: {John E Doe}

Premiums

Each Benefit Premium is payable
 to the Premium Expiration Date

Benefit	Effective Date	Initial Amount of Insurance	Annual Premium	Premium Expiration Date
Life Paid-Up At 95	{1/01/11}	{\$100,000}	{\$2,192.00}	{1/01/61}
		Total	{\$2,192.00} *	
Other Frequencies of Premium Payments			Semiannual	{\$1,117.92}
			Quarterly	{\$569.92}
			Monthly (Preauthorized Withdrawal)	{\$186.32}

* This amount will be higher if premiums are paid on a semiannual, quarterly or monthly basis.

TABLE OF GUARANTEED VALUES

LIFE PAID-UP AT 95

Insured:	{John E Doe}	Date of Issue:	{January 01, 2011}
Age:	{45}	Basic Amount of Insurance:	{\$100,000}
Rate Class:	{Preferred}		

End of Policy Year	On Jan 1	Guaranteed Cash Value	Reduced Paid-Up Insurance	Extended Term Insurance	
				Years	Days
1	{2012}	{0}	{0.00}	{0}	{0}
2	{2013}	{0}	{0.00}	{0}	{0}
3	{2014}	{1,497}	{4,707.55}	{4}	{328}
4	{2015}	{3,048}	{9,272.33}	{8}	{73}
5	{2016}	{4,645}	{13,671.42}	{10}	{211}
6	{2017}	{6,374}	{18,153.85}	{12}	{166}
7	{2018}	{8,148}	{22,462.99}	{13}	{313}
8	{2019}	{9,964}	{26,597.62}	{14}	{354}
9	{2020}	{11,820}	{30,561.59}	{15}	{322}
10	{2021}	{13,711}	{34,354.80}	{16}	{222}
11	{2022}	{15,634}	{37,980.71}	{17}	{61}
12	{2023}	{17,592}	{41,454.39}	{17}	{214}
13	{2024}	{19,589}	{44,792.26}	{17}	{329}
14	{2025}	{21,630}	{48,009.06}	{18}	{46}
15	{2026}	{23,711}	{51,101.29}	{18}	{98}
16	{2027}	{25,828}	{54,074.20}	{18}	{124}
17	{2028}	{27,972}	{56,921.92}	{18}	{126}
18	{2029}	{30,138}	{59,647.32}	{18}	{110}
19	{2030}	{32,326}	{62,261.17}	{18}	{77}
20	{2031}	{34,538}	{64,773.73}	{18}	{31}
At Age {60}	{2026}	{23,711}	{51,101.29}	{18}	{98}
At Age {65}	{2031}	{34,538}	{64,773.73}	{18}	{31}

Values for policy years not shown will be furnished upon request.

The above values will be increased as a result of any dividend additions or dividend accumulations on deposit with the Company and reduced by the amount of any indebtedness against this policy as specified in the loan provision of this policy, page 10. Dividends are not guaranteed.

Policy Values are calculated using the 2001 CSO {(80) Nonsmoker} U ALB Mortality Table.

POLICY SCHEDULE

Policy Number: {A 0123456}
 Date of Issue: {January 1, 2011}

Interest Rate for
 Basis of Values: 4.0%

Insured: {John E Doe}
 Age: {45}
 Sex: {Male}
 Rate Class: {Preferred}

Basic Amount
 of Insurance: {\$100,000}

Owner: {John E Doe}

Premiums

Each Benefit Premium is payable
 to the Premium Expiration Date

Benefit	Effective Date	Initial Amount of Insurance	Annual Premium	Premium Expiration Date
Life Paid-Up At 95	{1/01/11}	{\$100,000}	{\$2,281.00}	{1/01/61}
		Total	{\$2,281.00} *	
Other Frequencies of Premium Payments			Semiannual	{\$1,163.31}
			Quarterly	{\$593.06}
			Monthly (Preauthorized Withdrawal)	{\$193.89}

* This amount will be higher if premiums are paid on a semiannual, quarterly or monthly basis.

TABLE OF GUARANTEED VALUES

LIFE PAID-UP AT 95

Insured:	{John E Doe}	Date of Issue:	{January 01, 2011}
Age:	{45}	Basic Amount of Insurance:	{ \$100,000 }
Sex:	{Male}		
Rate Class:	{Preferred}		

End of Policy Year	On Jan 1	Guaranteed Cash Value	Reduced Paid-Up Insurance
1	{2012}	{0}	{0.00}
2	{2013}	{14}	{44.52}
3	{2014}	{1,560}	{4,799.56}
4	{2015}	{3,158}	{9,399.65}
5	{2016}	{4,805}	{13,836.89}
6	{2017}	{6,588}	{18,357.62}
7	{2018}	{8,418}	{22,703.49}
8	{2019}	{10,293}	{26,877.48}
9	{2020}	{12,209}	{30,877.59}
10	{2021}	{14,161}	{34,704.93}
11	{2022}	{16,145}	{38,360.10}
12	{2023}	{18,164}	{41,860.25}
13	{2024}	{20,225}	{45,225.85}
14	{2025}	{22,332}	{48,468.80}
15	{2026}	{24,480}	{51,586.80}
16	{2027}	{26,664}	{54,582.30}
17	{2028}	{28,873}	{57,446.13}
18	{2029}	{31,102}	{60,186.55}
19	{2030}	{33,349}	{62,807.69}
20	{2031}	{35,616}	{65,322.89}
At Age {60}	{2026}	{24,480}	{51,586.80}
At Age {65}	{2031}	{35,616}	{65,322.89}

Values for policy years not shown will be furnished upon request.

The above values will be increased as a result of any dividend additions or dividend accumulations on deposit with the Company and reduced by the amount of any indebtedness against this policy as specified in the loan provision of this policy, page 10. Dividends are not guaranteed.

Policy Values are calculated using the 2001 CSO {(M) Nonsmoker} U ALB Mortality Table.

POLICY SCHEDULE

Policy Number: {A 0123456}
 Date of Issue: {January 1, 2011}

Interest Rate for
 Basis of Values: 4.0%

Insured: {John E Doe}
 Age: {45}

Rate Class: {Preferred}

Basic Amount
 of Insurance: {\$100,000}

Owner: {John E Doe}

Premiums

Each Benefit Premium is payable
 to the Premium Expiration Date

Benefit	Effective Date	Initial Amount of Insurance	Annual Premium	Premium Expiration Date
Life Paid-Up At 95	{1/01/11}	{\$100,000}	{\$2,192.00}	{1/01/61}
		Total	{\$2,192.00} *	
Other Frequencies of Premium Payments			Semiannual	{\$1,117.92}
			Quarterly	{\$569.92}
			Monthly (Preauthorized Withdrawal)	{\$186.32}

* This amount will be higher if premiums are paid on a semiannual, quarterly or monthly basis.

TABLE OF GUARANTEED VALUES

LIFE PAID-UP AT 95

Insured:	{John E Doe}	Date of Issue:	{January 01, 2011}
Age:	{45}	Basic Amount of Insurance:	{\$100,000}
Rate Class:	{Preferred}		

End of Policy Year	On Jan 1	Guaranteed Cash Value	Reduced Paid-Up Insurance
1	{2012}	{0}	{0.00}
2	{2013}	{0}	{0.00}
3	{2014}	{1,497}	{4,707.55}
4	{2015}	{3,048}	{9,272.33}
5	{2016}	{4,645}	{13,671.42}
6	{2017}	{6,374}	{18,153.85}
7	{2018}	{8,148}	{22,462.99}
8	{2019}	{9,964}	{26,597.62}
9	{2020}	{11,820}	{30,561.59}
10	{2021}	{13,711}	{34,354.80}
11	{2022}	{15,634}	{37,980.71}
12	{2023}	{17,592}	{41,454.39}
13	{2024}	{19,589}	{44,792.26}
14	{2025}	{21,630}	{48,009.06}
15	{2026}	{23,711}	{51,101.29}
16	{2027}	{25,828}	{54,074.20}
17	{2028}	{27,972}	{56,921.92}
18	{2029}	{30,138}	{59,647.32}
19	{2030}	{32,326}	{62,261.17}
20	{2031}	{34,538}	{64,773.73}
At Age {60}	{2026}	{23,711}	{51,101.29}
At Age {65}	{2031}	{34,538}	{64,773.73}

Values for policy years not shown will be furnished upon request.

The above values will be increased as a result of any dividend additions or dividend accumulations on deposit with the Company and reduced by the amount of any indebtedness against this policy as specified in the loan provision of this policy, page 10. Dividends are not guaranteed.

Policy Values are calculated using the 2001 CSO {(80) Nonsmoker} U ALB Mortality Table.

POLICY SCHEDULE

Policy Number: {A 0123456}
 Date of Issue: {January 1, 2011}

Interest Rate for
 Basis of Values: 4.0%

Insured: {John E Doe}
 Age: {45}
 Sex: {Male}
 Rate Class: {Preferred}

Basic Amount
 of Insurance: {\$100,000}

Owner: {John E Doe}

Premiums

Each Benefit Premium is payable
 to the Premium Expiration Date

Benefit	Effective Date	Initial Amount of Insurance	Annual Premium	Premium Expiration Date
Life Paid-Up At 100	{1/01/11}	{\$100,000}	{\$1,706.00}	{1/01/66}
		Total	{\$1,706.00} *	
Other Frequencies of Premium Payments			Semiannual	{\$870.06}
			Quarterly	{\$443.56}
			Monthly (Preauthorized Withdrawal)	{\$145.01}

* This amount will be higher if premiums are paid on a semiannual, quarterly or monthly basis.

TABLE OF GUARANTEED VALUES

LIFE PAID-UP AT 100

Insured:	{John E Doe}	Date of Issue:	{January 01, 2011}
Age:	{45}	Basic Amount of Insurance:	{ \$100,000 }
Sex:	{Male}		
Rate Class:	{Preferred}		

End of Policy Year	On Jan 1	Guaranteed Cash Value	Reduced Paid-Up Insurance	Extended Term Insurance	
				Years	Days
1	{2012}	{0}	{0.00}	{0}	{0}
2	{2013}	{13}	{41.34}	{0}	{17}
3	{2014}	{1,557}	{4,790.33}	{4}	{345}
4	{2015}	{3,153}	{9,384.77}	{8}	{88}
5	{2016}	{4,800}	{13,822.50}	{10}	{220}
6	{2017}	{6,493}	{18,092.90}	{12}	{117}
7	{2018}	{8,230}	{22,196.45}	{13}	{209}
8	{2019}	{10,007}	{26,130.67}	{14}	{203}
9	{2020}	{11,821}	{29,896.31}	{15}	{128}
10	{2021}	{13,666}	{33,491.81}	{15}	{363}
11	{2022}	{15,538}	{36,917.89}	{16}	{172}
12	{2023}	{17,440}	{40,191.74}	{16}	{299}
13	{2024}	{19,377}	{43,329.61}	{17}	{22}
14	{2025}	{21,354}	{46,346.17}	{17}	{79}
15	{2026}	{23,365}	{49,237.16}	{17}	{109}
16	{2027}	{25,404}	{52,003.03}	{17}	{113}
17	{2028}	{27,460}	{54,634.81}	{17}	{94}
18	{2029}	{29,525}	{57,134.84}	{17}	{56}
19	{2030}	{31,597}	{59,508.07}	{16}	{364}
20	{2031}	{33,677}	{61,766.59}	{16}	{294}
At Age {60}	{2026}	{23,365}	{49,237.16}	{17}	{109}
At Age {65}	{2031}	{33,677}	{61,766.59}	{16}	{294}

Values for policy years not shown will be furnished upon request.

The above values will be increased as a result of any dividend additions or dividend accumulations on deposit with the Company and reduced by the amount of any indebtedness against this policy as specified in the loan provision of this policy, page 10. Dividends are not guaranteed.

Policy Values are calculated using the 2001 CSO {(M) Nonsmoker} U ALB Mortality Table.

POLICY SCHEDULE

Policy Number: {A 0123456}
 Date of Issue: {January 1, 2011}

Interest Rate for
 Basis of Values: 4.0%

Insured: {John E Doe}
 Age: {45}

Rate Class: {Preferred}

Basic Amount
 of Insurance: {\$100,000}

Owner: {John E Doe}

Premiums

Each Benefit Premium is payable
 to the Premium Expiration Date

Benefit	Effective Date	Initial Amount of Insurance	Annual Premium	Premium Expiration Date
Life Paid-Up At 100	{1/01/11}	{\$100,000}	{\$1,653.00}	{1/01/66}
		Total	{\$1,653.00} *	
Other Frequencies of Premium Payments			Semiannual	{\$843.03}
			Quarterly	{\$429.78}
			Monthly (Preauthorized Withdrawal)	{\$140.51}

* This amount will be higher if premiums are paid on a semiannual, quarterly or monthly basis.

TABLE OF GUARANTEED VALUES

LIFE PAID-UP AT 100

Insured:	{John E Doe}	Date of Issue:	{January 01, 2011}
Age:	{45}	Basic Amount of Insurance:	{ \$100,000 }
Rate Class:	{Preferred}		

End of Policy Year	On Jan 1	Guaranteed Cash Value	Reduced Paid-Up Insurance	Extended Term Insurance	
				Years	Days
1	{2012}	{0}	{0.00}	{0}	{0}
2	{2013}	{0}	{0.00}	{0}	{0}
3	{2014}	{1,493}	{4,694.97}	{4}	{324}
4	{2015}	{3,042}	{9,254.08}	{8}	{69}
5	{2016}	{4,637}	{13,647.87}	{10}	{205}
6	{2017}	{6,276}	{17,874.74}	{12}	{116}
7	{2018}	{7,955}	{21,930.91}	{13}	{226}
8	{2019}	{9,673}	{25,820.83}	{14}	{237}
9	{2020}	{11,426}	{29,542.87}	{15}	{177}
10	{2021}	{13,209}	{33,096.97}	{16}	{58}
11	{2022}	{15,020}	{36,489.08}	{16}	{242}
12	{2023}	{16,860}	{39,729.48}	{17}	{14}
13	{2024}	{18,732}	{42,832.64}	{17}	{111}
14	{2025}	{20,642}	{45,816.13}	{17}	{177}
15	{2026}	{22,586}	{48,676.72}	{17}	{214}
16	{2027}	{24,557}	{51,413.20}	{17}	{225}
17	{2028}	{26,547}	{54,022.10}	{17}	{212}
18	{2029}	{28,549}	{56,502.46}	{17}	{180}
19	{2030}	{30,562}	{58,863.64}	{17}	{130}
20	{2031}	{32,587}	{61,114.76}	{17}	{65}
At Age {60}	{2026}	{22,586}	{48,676.72}	{17}	{214}
At Age {65}	{2031}	{32,587}	{61,114.76}	{17}	{65}

Values for policy years not shown will be furnished upon request.

The above values will be increased as a result of any dividend additions or dividend accumulations on deposit with the Company and reduced by the amount of any indebtedness against this policy as specified in the loan provision of this policy, page 10. Dividends are not guaranteed.

Policy Values are calculated using the 2001 CSO {(80) Nonsmoker} U ALB Mortality Table.

POLICY SCHEDULE

Policy Number: {A 0123456}
 Date of Issue: {January 1, 2011}

Interest Rate for
 Basis of Values: 4.0%

Insured: {John E Doe}
 Age: {45}
 Sex: {Male}
 Rate Class: {Preferred}

Basic Amount
 of Insurance: {\$100,000}

Owner: {John E Doe}

Premiums

Each Benefit Premium is payable
 to the Premium Expiration Date

Benefit	Effective Date	Initial Amount of Insurance	Annual Premium	Premium Expiration Date
Life Paid-Up At 100	{1/01/11}	{\$100,000}	{\$1,706.00}	{1/01/66}
		Total	{\$1,706.00} *	
Other Frequencies of Premium Payments			Semiannual	{\$870.06}
			Quarterly	{\$443.56}
			Monthly (Preauthorized Withdrawal)	{\$145.01}

* This amount will be higher if premiums are paid on a semiannual, quarterly or monthly basis.

TABLE OF GUARANTEED VALUES

LIFE PAID-UP AT 100

Insured:	{John E Doe}	Date of Issue:	{January 01, 2011}
Age:	{45}	Basic Amount of Insurance:	{ \$100,000 }
Sex:	{Male}		
Rate Class:	{Preferred}		

End of Policy Year	On Jan 1	Guaranteed Cash Value	Reduced Paid-Up Insurance
1	{2012}	{0}	{0.00}
2	{2013}	{13}	{41.34}
3	{2014}	{1,557}	{4,790.33}
4	{2015}	{3,153}	{9,384.77}
5	{2016}	{4,800}	{13,822.50}
6	{2017}	{6,493}	{18,092.90}
7	{2018}	{8,230}	{22,196.45}
8	{2019}	{10,007}	{26,130.67}
9	{2020}	{11,821}	{29,896.31}
10	{2021}	{13,666}	{33,491.81}
11	{2022}	{15,538}	{36,917.89}
12	{2023}	{17,440}	{40,191.74}
13	{2024}	{19,377}	{43,329.61}
14	{2025}	{21,354}	{46,346.17}
15	{2026}	{23,365}	{49,237.16}
16	{2027}	{25,404}	{52,003.03}
17	{2028}	{27,460}	{54,634.81}
18	{2029}	{29,525}	{57,134.84}
19	{2030}	{31,597}	{59,508.07}
20	{2031}	{33,677}	{61,766.59}
At Age {60}	{2026}	{23,365}	{49,237.16}
At Age {65}	{2031}	{33,677}	{61,766.59}

Values for policy years not shown will be furnished upon request.

The above values will be increased as a result of any dividend additions or dividend accumulations on deposit with the Company and reduced by the amount of any indebtedness against this policy as specified in the loan provision of this policy, page 10. Dividends are not guaranteed.

Policy Values are calculated using the 2001 CSO {(M) Nonsmoker} U ALB Mortality Table.

POLICY SCHEDULE

Policy Number: {A 0123456}
 Date of Issue: {January 1, 2011}

Interest Rate for
 Basis of Values: 4.0%

Insured: {John E Doe}
 Age: {45}

Rate Class: {Preferred}

Basic Amount
 of Insurance: {\$100,000}

Owner: {John E Doe}

Premiums

Each Benefit Premium is payable
 to the Premium Expiration Date

Benefit	Effective Date	Initial Amount of Insurance	Annual Premium	Premium Expiration Date
Life Paid-Up At 100	{1/01/11}	{\$100,000}	{\$1,653.00}	{1/01/66}
		Total	{\$1,653.00} *	
Other Frequencies of Premium Payments			Semiannual	{\$843.03}
			Quarterly	{\$429.78}
			Monthly (Preauthorized Withdrawal)	{\$140.51}

* This amount will be higher if premiums are paid on a semiannual, quarterly or monthly basis.

TABLE OF GUARANTEED VALUES

LIFE PAID-UP AT 100

Insured:	{John E Doe}	Date of Issue:	{January 01, 2011}
Age:	{45}	Basic Amount of Insurance:	{\$100,000}
Rate Class:	{Preferred}		

End of Policy Year	On Jan 1	Guaranteed Cash Value	Reduced Paid-Up Insurance
1	{2012}	{0}	{0.00}
2	{2013}	{0}	{0.00}
3	{2014}	{1,493}	{4,694.97}
4	{2015}	{3,042}	{9,254.08}
5	{2016}	{4,637}	{13,647.87}
6	{2017}	{6,276}	{17,874.74}
7	{2018}	{7,955}	{21,930.91}
8	{2019}	{9,673}	{25,820.83}
9	{2020}	{11,426}	{29,542.87}
10	{2021}	{13,209}	{33,096.97}
11	{2022}	{15,020}	{36,489.08}
12	{2023}	{16,860}	{39,729.48}
13	{2024}	{18,732}	{42,832.64}
14	{2025}	{20,642}	{45,816.13}
15	{2026}	{22,586}	{48,676.72}
16	{2027}	{24,557}	{51,413.20}
17	{2028}	{26,547}	{54,022.10}
18	{2029}	{28,549}	{56,502.46}
19	{2030}	{30,562}	{58,863.64}
20	{2031}	{32,587}	{61,114.76}
At Age {60}	{2026}	{22,586}	{48,676.72}
At Age {65}	{2031}	{32,587}	{61,114.76}

Values for policy years not shown will be furnished upon request.

The above values will be increased as a result of any dividend additions or dividend accumulations on deposit with the Company and reduced by the amount of any indebtedness against this policy as specified in the loan provision of this policy, page 10. Dividends are not guaranteed.

Policy Values are calculated using the 2001 CSO {(80) Nonsmoker} U ALB Mortality Table.

SERFF Tracking Number: LAFA-126859025 State: Arkansas
Filing Company: The Lafayette Life Insurance Company State Tracking Number: 47042
Company Tracking Number:
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Individual Whole Life policies
Project Name/Number: Informational filing - reduction in Nonforfeiture Interest rate/WL-05-100 et. al & WL-05-95 et. al

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Submission Letter		
Comments:		
Attachment: Nonforfeiture Interest rate Cover Letter Arkansas.pdf		



Tesha Wilburn
Compliance Analyst
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Toll Free 1-800-443-8793 ext.3327
E-mail: tesha.wilburn@llic.com

October 13, 2010

Department of Insurance Arkansas

RE: INDIVIDUAL LIFE FILING
Reduction in Nonforfeiture Interest Rate from 4.5% to 4%
For the WL-05-95 and WL-05-100 Series

The Lafayette Life Insurance Company, NAIC: 65242, FEIN: 35-0457540

The Lafayette Life Insurance Company is presently using a nonforfeiture interest rate of 4.5% in the calculations applicable for the above stated life insurance product series. We are simply requesting that we be permitted to reduce the overall interest rate used in the calculation to 4%. This interest rate reduction will yield greater guaranteed cash value for the policyholder.

This request is limited to the products specified above. In furtherance of the above request, certain, minimal changes are required to the policy forms in question. Enclosed for your consideration and approval are duplicate copies of the following:

- Policy Schedule, Page 3; and
- Table of Guaranteed Values, Page 4.

For the WL-05-95 and WL-05-100 series to which these pages apply, we are reducing the overall nonforfeiture interest rate in the Basis of Values to 4%. The Basis of Values refers to the interest rate used to determine reserves, cash values and net single premiums. Our current version of the Policy Schedule page (page 3) for the products at issue displays separate rates, under the Basis of Values, for Reserves (currently {4.0%}), Cash Values (currently 4.5%), and Net Single Premiums (currently 4.5%). We are requesting that we be permitted to move to a single Basis of Values rate of 4%.

Please see the enclosed Policy Schedules, page 3, for each product which reflects a single interest rate of 4% for the Basis of Values. The enclosed Table of Guaranteed Values, page 4 for each product, also has been revised to reflect this change in nonforfeiture interest rate to 4%. We are not making nor are we requesting any other changes to these forms or to the balance of the policy forms associated with these products.

The WL-05-95 and WL-05-100 series were approved by the Arkansas Department of Insurance on 1/4/05. The prior change in the Basis of Values rates was approved by the Arkansas Department of Insurance on 12/22/05.

We have also enclosed actuarial documentation in support of our request in the form of Actuarial Memoranda which detail the new specifications, formulas and examples for each form.

It is our intent to adopt the new nonforfeiture interest rate of 4% for the products described herein effective January 1, 2011 (or the date approved for use by your state insurance department, if later). The current Basis of Values rates will continue in effect for all WL-05-95 and WL-05-100 Series policies issued prior to your approval.

As always, we look forward to hearing from you at your earliest convenience and thank you for your time and consideration in reviewing this submission.

Sincerely,

Tesha Wilburn
Compliance Analyst