



Performance That Pays: Whose Dividends Are Dependable?

Lafayette Life has a history of paying dividends¹ to its whole life policies every year since the company's inception in 1905. We're a member of one of the strongest mutually held insurance groups in the world.

	2019-2025 Whole Life Dividend Rate History							Change in Basis Points since 2019
	2019	2020	2021	2022	2023	2024	2025	
Lafayette Life	5.10	5.20	5.20	5.20	5.20	5.30	5.75	+65 bps
Northwestern	5.00	5.00	5.00	5.00	5.00	5.15	5.50	+50 bps
Guardian	5.85	5.65	5.65	5.65	5.75	5.90	6.20	+35 bps
New York Life	6.00	6.00	5.80	5.80	5.80	6.00	6.20	+20 bps
Ameritas	5.00	5.00	4.75	4.60	4.60	5.00	5.00	0 bps
MassMutual	6.40	6.20	6.00	6.00	6.00	6.10	6.40	0 bps
Penn Mutual	6.10	6.10	5.75	5.75	5.75	5.75	6.00	-10 bps
AuguStar	5.40	5.20	4.70	4.00	4.00	4.00	4.00	-140 bps

These insurance carriers represent a sampling of Lafayette Life's core competitors.

Call our Sales Desk today to learn more about our history of strength and stability.
866.937.5542

¹ Dividends are not guaranteed and may be changed by the company at any time for any reason.

Competitor information is obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed. This data is for informational purposes and is not intended as a solicitation or recommendation of any insurance product. Premium rate, product availability, underwriting classes, exclusions and other contract provisions may vary by company and/or state. Please inquire with each company for specific details.

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The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in D.C. and all states except New York, and is a member of Western & Southern Financial Group, Inc.

Life insurance and annuity products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.

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