

Policyowner

MARIE L ECKSTRAND
 259 HIGHFIELD DRIVE
 TORRINGTON CT 06790

Policy Number:	A XXXXXXXXXX
Issued:	08/25/2003
Insured:	MARIE L ECKSTRAND
Primary Beneficiary and Relationship:	ALAN J ECKSTRAND SPOUSE
Your Lafayette Life Representative:	ALAN J ECKSTRAND CLU CHFC 259 HIGHFIELD DR TORRINGTON, CT 06790 TEL. NO. (860) 496-1941 20870

Your Policy Premium and Benefits			How Your Dividends Have Been Used	
Base Policy: 30 PAYMENT LIFE			Current dividend option is: Used to Buy Paid-up Additions	
Gross premium \$400.00 Payable By Preauthorized Withdrawal (MONTHLY)				
	Amount of Insurance	Cash Value		
① Base Policy	\$84,086.00	\$5,213.33	① Base Policy	
② Paid-up Additions	4,774.20	1,972.08 #	Current Dividend	\$588.65
② Level Premium Paid-up Additions Rider	20,924.92	8,643.46	Paid-up Additional Insurance	
③ Single Premium Paid-up Additions Rider	1,134.03	468.43 #	Previous Amount	\$3,349.14
			Current Amount	1,425.06
			Total	\$4,774.20
			② Level Premium Paid-up Additions Rider	
			Current Dividend	\$176.21
			Paid-up Additional Insurance	
			Previous Amount	707.44
			Current Amount	426.59
			Total	\$1,134.03
			③ Single Premium Paid-up Additions Rider	
			Current Dividend	\$59.72
			Paid-up Additional Insurance	
			Previous Amount	493.97
			Current Amount	144.58
			Total	\$638.55
TOTALS *	\$118,259.46	\$19,329.37		
Accelerated Benefit Rider				
* Subject to a policy loan of \$13,596.16. The current annual interest rate on your policy loan is 6.25 percent. The rate is variable and may change on the policy anniversary date.				
# \$8,382.83 of these items are secured by the policy loan. Refer to your policy for a complete description of benefits. If you have any questions, call your Lafayette Life representative or Customer Service at the Home Office.				
IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling 1-800-243-6631, writing to The Lafayette Life Insurance Company, 1905 Teal Rd, PO Box 7007, Lafayette, Indiana 47903, or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.				