



Innovative Retirement Plans For you and your business

As a small business owner, the challenges you face are often unique to your business. The same holds true for your retirement plans—one-size-fits-all retirement planning will not do. That is why The Lafayette Life Insurance Company offers innovative retirement plans tailored to meet the requirements for you and your business.

Why Sponsor a Plan?

There are advantages for you to sponsor a retirement plan, including:

- › Attracting and retaining quality employees with enhanced benefits
- › Tax-deductible contributions
- › Tax deferral on accumulated investment earnings
- › Tax-deferred distribution options

Why Consider Lafayette Life Retirement Services?

You get the convenience of one service provider for:

- › Plan Design Options
- › Document and Administrative Services
- › Funding Options
- › Distribution Planning Options

Our Retirement Services staff has over 50 years of combined pension experience for small businesses, and hold credentials from the American Society of Pension Professionals & Actuaries and the National Institute of Pension Administrators.



**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

Retirement Services

www.llic.com · 800.555.6048

DESIGN

ADMINISTRATION

FUNDING

Turn to see the Retirement Plans we offer >

Two Types of Plans—Many Possibilities

Lafayette Life Retirement Services offers the following types of plans with a variety of options:

- › **Defined Benefit Plans**, for a specified benefit (annual funding required)
- › **Defined Contribution Plans**, which pay the account balance at retirement (contributions are generally discretionary and may vary each year)

Defined Benefit Designs

- › Traditional Defined Benefit
- › 412(e)(3) Fully Insured Defined Benefit

Defined Contribution

- › Profit Sharing
- › 401(k)/Roth 401(k)
- › Money Purchase

Hybrid Plans

- › Cash Balance Defined Benefit

Individual Retirement Plans · Product Only

- › SEP
- › IRA
- › 457 Plans

Experience the Lafayette Life Difference

We pride ourselves on providing personalized services, innovative retirement plans and products backed by the integrity and financial strength of The Lafayette Life Insurance Company, a member of Western & Southern Financial Group, Inc., a family of financial services companies whose heritage dates back to 1888.

We look forward to the opportunity to provide retirement plan services for you.

Contact Lafayette Life Retirement Services today!

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.

The Lafayette Life Insurance Company does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Lafayette Life cannot guarantee that the information herein is accurate, complete, or timely. Lafayette Life makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Please advise your customer to consult an attorney or tax professional regarding their specific situation.

The Lafayette Life Insurance Company provides services to pension plans as outlined in a separate Administrative Services Agreement, and issues life insurance and annuity products that may be used as funding options. This material is for informational purposes only. Lafayette Life does not serve as plan administrator or fiduciary, nor does Lafayette Life or its representatives provide ERISA, legal or tax advice. Your personal or legal tax advisors should always be consulted and relied upon for advice.

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.

© 2021-2023 The Lafayette Life Insurance Company. All rights reserved.



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341

Retirement Services

www.llic.com · 800.555.6048

DESIGN

ADMINISTRATION

FUNDING