Moriarty Family Privatized Banking System (PBS)

ADVANCE & PROTECT

- The Moriarty Family has been utilizing their own privatized banking system since September 2009
- Currently they own four whole life insurance contracts with a mutual insurance company has part of their PBS
- As of May 20, 2017 the following policies are set up
  - $20,000 Annual Premium in September 2009
  - $75,000 Annual Premium in July 2010
  - $55,000 Annual Premium in August 2012
  - $100,000 Annual Premium in July 2015

Moriarty Family Privatized Banking System (PBS)

ADVANCE & PROTECT

- Specifics of the Moriarty Family Privatized Banking Activity as of May 20, 2017 (almost eight years)
- Total Capital Contributed = $1,271,387
  - $1,087,876 of Policy Premiums
  - $183,511 of 1035 Exchange dollars from other life insurance contracts
- Total Policy Loans = $1,434,000
  - 20 Different Loan Requests
  - $79,873 of Total Interest Charged over time
- Total Loan Repayments = $1,012,507
- Total Loan Balances Remaining = $501,366
- Net Cash Surrender Values = $629,012 (82% of net capital)
- Net Death Benefits = $14,197,137
  - $5 Million of 20 year term (17 years left)
  - $9 Million+ of Whole Life Coverage (7.23X Total Capital)

Moriarty Family Privatized Banking System (PBS)

ADVANCE & PROTECT

Examples of Specific Utilization within the Moriarty Family's Personal/Business Economies since September 2009

- Personal Economy
  - Home Improvements
  - Family Vacations
  - Charitable Donations
  - Personal Loans to Family Members
  - Golf Trips
- Business Economy
  - Purchase Office Furniture
  - Upgrade Technology/Software
  - Office Expansion/Buildout
  - Purchase/Acquisition of Tax Practices
  - Equity Investment into a Restaurant (Olive & Oak)
  - Contribution to a Deconstruction Strategy (Advanced Tax Strategies)
  - Pay my quarterly/annual income tax liabilities

Moriarty Private Banking System (Summary of All Four Policies)

Age	Year	BOY Annual Premium	BOY Annual Withdrawals And Loans	BOY Additional Annual Payments	EOY Annual Loan Interest	EOY Cumulative Loan Balance	EOY Net Cash Value	EOY Net Death Benefit	TOTAL IRR On NET CV	ANNUAL ROR On NET CV	TOTAL IRR On NET DB
43	1	937,943	(250,000)			(505,628)	674,547	14,170,442	(1.95)%	(1.95)%	1,959.83%
44	2	185,000		65,000		(462,659)	919,193	14,465,048	(1.16)%	(0.58)%	340.74%
45	3	185,000		65,000		(417,542)	1,180,554	14,771,047	(0.26)%	0.97%	162.17%
46	4	185,000		65,000		(370,170)	1,452,587	15,098,343	0.34%	1.54%	102.22%
47	5	185,000		65,000		(320,426)	1,736,405	15,429,359	0.81%	1.99%	73.14%
48	6	185,000		65,000		(268,198)	2,031,291	15,763,711	1.16%	2.26%	56.21%
49	7	185,000		61,178		(217,371)	2,334,228	16,096,834	1.44%	2.49%	45.23%
50	8	185,000		49,956		(175,787)	2,637,030	16,420,487	1.67%	2.64%	37.57%
51	9	185,000		45,000		(137,326)	2,945,931	16,740,819	1.85%	2.75%	31.96%
52	10	185,000		45,000		(96,942)	3,266,068	17,062,912	2.01%	2.84%	27.68%
53	11	185,000		45,000		(54,539)	3,597,650	17,386,830	2.13%	2.91%	24.32%
54	12	185,000		26,303		(29,648)	3,920,997	17,692,931	2.24%	2.94%	21.62%
55	13	185,000		10,000		(20,630)	4,237,934	17,982,720	2.33%	2.96%	19.41%
56	14	185,000		10,000		(11,162)	4,564,341	18,272,984	2.40%	2.96%	17.57%
57	15	185,000		10,000		(1,220)	4,898,958	18,563,877	2.45%	2.93%	16.02%
58	16	185,000		1,220			5,235,019	18,846,380	2.50%	2.95%	14.69%
59	17	166,050					5,568,687	14,127,839	2.56%	3.10%	10.93%
60	18	166,050					5,912,760	14,387,156	2.60%	3.10%	10.13%
61	19	166,050					6,267,458	14,647,899	2.64%	3.10%	9.44%
62	20	166,050					6,653,298	14,910,760	2.70%	3.42%	8.82%
63	21	166,050					7,052,227	15,176,685	2.75%	3.41%	8.28%
64	22	166,050					7,464,912	15,446,365	2.80%	3.42%	7.79%
65	23	166,050					7,891,910	15,719,991	2.84%	3.42%	7.36%
66	24	66,050					8,247,326	15,958,559	2.89%	3.64%	7.00%
67	25						8,576,851	16,168,656	2.95%	4.00%	6.68%
68	26						8,916,371	16,308,349	3.01%	3.96%	6.38%
69	27						9,266,160	16,452,299	3.06%	3.92%	6.10%
70	28						9,626,353	16,600,552	3.10%	3.89%	5.85%
71	29						9,996,846	16,753,384	3.13%	3.85%	5.62%
72	30						10,377,432	16,911,593	3.16%	3.81%	5.42%
73	31						10,767,590	17,076,022	3.19%	3.76%	5.23%
74	32						11,167,754	17,246,575	3.21%	3.72%	5.05%
75	33						11,578,482	17,422,870	3.23%	3.68%	4.90%
76	34						11,991,054	17,605,970	3.24%	3.56%	4.75%
77	35						12,432,084	17,814,099	3.26%	3.68%	4.62%
78	36						12,884,429	18,092,852	3.27%	3.64%	4.51%
79	37						13,347,632	18,381,364	3.28%	3.60%	4.41%
80	38						13,821,439	18,680,267	3.29%	3.55%	4.32%
81	39						14,305,887	18,990,078	3.30%	3.51%	4.23%
82	40						14,800,071	19,311,340	3.30%	3.45%	4.16%

PBS - Policy #1 - John

Existing Cash Value of 124,812 on September, 17, 2016

First Year EOY Values are on September, 17, 2017

Age	Year	BOY Annual Premium	BOY Annual Withdrawals And Loans	BOY Additional Annual Payments	BOY Ann. Loan Interest Paid From Pocket	EOY Cumulative Loan Balance	EOY Net Cash Value	EOY Net Death Benefit	TOTAL IRR On NET CV	ANNUAL ROR On NET CV	TOTAL IRR On NET DB
43	8	11,000				(56,993)	139,525	1,049,881	2.73%	2.73%	673.04%
44	9	10,000		10,000		(49,343)	164,706	1,074,250	3.01%	3.25%	173.98%
45	10	10,000		10,000		(41,310)	191,109	1,099,750	3.18%	3.47%	93.64%
46	11	10,000		10,000		(32,876)	219,095	1,126,254	3.36%	3.78%	62.81%
47	12	10,000		10,000		(24,019)	248,391	1,153,726	3.48%	3.89%	46.78%
48	13	10,000		10,000		(14,720)	279,089	1,182,046	3.59%	3.99%	37.02%
49	14	10,000		10,000		(4,956)	311,237	1,211,123	3.67%	4.06%	30.48%
50	15	10,000		4,956			339,620	1,235,609	3.74%	4.12%	25.82%
51	16	10,000					364,013	1,255,336	3.80%	4.12%	22.36%
52	17	10,000					389,381	1,275,155	3.84%	4.11%	19.68%
53	18	10,000					415,672	1,295,053	3.86%	4.08%	17.56%
54	19	10,000					442,902	1,314,971	3.88%	4.05%	15.84%
55	20	10,000					471,073	1,335,006	3.90%	4.01%	14.42%
56	21	10,000					499,601	1,355,265	3.89%	3.85%	13.22%
57	22	10,000					529,111	1,375,770	3.89%	3.83%	12.21%
58	23	10,000					559,655	1,396,502	3.88%	3.81%	11.33%
59	24						580,843	1,417,264	3.87%	3.79%	10.63%
60	25						602,697	1,415,550	3.87%	3.76%	9.91%
61	26						625,186	1,414,480	3.86%	3.73%	9.27%
62	27						648,310	1,414,144	3.85%	3.70%	8.72%
63	28						672,033	1,414,624	3.84%	3.66%	8.22%
64	29						696,390	1,415,945	3.83%	3.62%	7.79%
65	30						721,389	1,418,069	3.81%	3.59%	7.40%
66	31						747,089	1,420,933	3.80%	3.56%	7.05%
67	32						773,533	1,424,455	3.79%	3.54%	6.73%
68	33						800,766	1,428,557	3.78%	3.52%	6.44%
69	34						828,825	1,433,185	3.77%	3.50%	6.18%
70	35						857,727	1,438,321	3.75%	3.49%	5.94%
71	36						887,476	1,444,005	3.74%	3.47%	5.72%
72	37						918,032	1,450,318	3.73%	3.44%	5.52%
73	38						949,365	1,457,340	3.72%	3.41%	5.33%
74	39						981,544	1,465,039	3.71%	3.39%	5.16%
75	40						1,014,626	1,473,321	3.70%	3.37%	5.01%
76	41						1,054,375	1,484,125	3.70%	3.92%	4.87%
77	42						1,095,339	1,511,277	3.71%	3.89%	4.77%
78	43						1,137,517	1,539,471	3.71%	3.85%	4.68%
79	44						1,180,846	1,568,840	3.72%	3.81%	4.60%
80	45						1,225,294	1,599,464	3.72%	3.76%	4.52%
81	46						1,270,876	1,631,422	3.72%	3.72%	4.45%
82	47						1,317,559	1,664,740	3.72%	3.67%	4.38%

The Lafayette Life Insurance Company
Cincinnati, OH 45202-3341
Life Insurance In-force Illustration

Insured: John E Moriarty
Plan: Patriot 100
Policy Number: A 0917596
Proposed Dividend Option: PUA
Proposed Riders: ABR SPUA

Issue Age: 35 Male
Proposed Class: Standard/Preferred
Base Insurance Amount: $572,743
Issue Date: 09/17/2009

Policy #1

Policy Owner:
John E Moriarty
236 E Swon Ave
Saint Louis, MO 63119-3033

		GUARANTEED (1)			NON-GUARANTEED (2)				
End Year Age	Year	Annualized Contract Prem (3)	Cash Value	Death Benefit	Premium Outlay (4)	Surr to Pay Premiums	Annual Dividend	Net Cash Value	Net Death Benefit
43	8	0	192,027	1,102,383	0	0	4,491	139,525	1,049,881
44	9	10,000	204,532	1,102,383	10,000	0	4,870	164,706	1,074,250
45	10	10,000	217,364	1,102,383	10,000	0	5,211	191,109	1,099,750
46	11	10,000	230,838	1,102,383	10,000	0	5,564	219,095	1,126,254
47	12	10,000	244,679	1,102,383	10,000	0	5,885	248,391	1,153,726
48	13	10,000	258,954	1,102,383	10,000	0	6,190	279,089	1,182,046
49	14	10,000	273,706	1,102,383	10,000	0	6,459	311,237	1,211,123
50	15	10,000	288,941	1,102,383	10,000	0	6,763	339,620	1,235,609
51	16	10,000	304,626	1,102,383	10,000	0	7,014	364,013	1,255,336
52	17	10,000	320,734	1,102,383	10,000	0	7,290	389,381	1,275,155
53	18	10,000	337,242	1,102,383	10,000	0	7,527	415,672	1,295,053
54	19	10,000	354,135	1,102,383	10,000	0	7,790	442,902	1,314,971
55	20	10,000	371,345	1,102,383	10,000	0	8,123	471,073	1,335,006
56	21	10,000	388,260	1,102,383	10,000	0	8,474	499,601	1,355,265
57	22	10,000	405,476	1,102,383	10,000	0	8,844	529,111	1,375,770
58	23	10,000	423,042	1,102,383	10,000	0	9,194	559,655	1,396,502
59	24	10,000	430,695	1,080,022	0*	10,000	9,396	580,843	1,417,264
60	25	10,000	438,405	1,058,318	0*	10,000	9,650	602,697	1,415,550
61	26	10,000	446,108	1,037,245	0*	10,000	9,949	625,186	1,414,480
62	27	10,000	453,744	1,016,774	0*	10,000	10,320	648,310	1,414,144
63	28	10,000	461,252	996,878	0*	10,000	10,738	672,033	1,414,624
64	29	10,000	468,636	977,527	0*	10,000	11,176	696,390	1,415,945
65	30	10,000	475,915	958,694	0*	10,000	11,603	721,389	1,418,069
66	31	10,000	483,140	940,353	0*	10,000	12,020	747,089	1,420,933
67	32	10,000	490,365	922,482	0*	10,000	12,403	773,533	1,424,455
68	33	10,000	497,628	905,061	0*	10,000	12,768	800,766	1,428,557
69	34	10,000	504,965	888,072	0*	10,000	13,125	828,825	1,433,185
70	35	10,000	512,383	871,498	0*	10,000	13,497	857,727	1,438,321
71	36	10,000	519,852	855,324	0*	10,000	13,924	887,476	1,444,005
72	37	10,000	527,318	839,531	0*	10,000	14,422	918,032	1,450,318
73	38	10,000	534,744	824,102	0*	10,000	14,985	949,365	1,457,340
74	39	10,000	542,221	809,018	0*	10,000	15,509	981,544	1,465,039
75	40	10,000	549,835	794,261	0*	10,000	15,989	1,014,626	1,473,321
76	41	0	561,376	794,261	0	0	18,453	1,054,375	1,484,125
77	42	0	572,805	794,261	0	0	19,498	1,095,339	1,511,277
78	43	0	584,060	794,261	0	0	20,656	1,137,517	1,539,471
79	44	0	595,044	794,261	0	0	21,935	1,180,846	1,568,840
80	45	0	605,711	794,261	0	0	23,280	1,225,294	1,599,464
81	46	0	616,029	794,261	0	0	24,711	1,270,876	1,631,422

This in-force illustration is not valid without all 9 pages. This illustration is not a promise of future policy performance. Coverage is subject to the terms and conditions of the life insurance policy and any riders (the "Policy.")

The Lafayette Life Insurance Company
Cincinnati, OH 45202-3341
Life Insurance In-force Illustration - Loan Supplemental Report

Insured: John E Moriarty
Plan: Patriot 100
Policy Number: A 0917596
Proposed Dividend Option: PUA
Proposed Riders: ABR SPUA

Issue Age: 35 Male
Proposed Class: Standard/Preferred
Base Insurance Amount: $572,743
Issue Date: 09/17/2009

NON-GUARANTEED ASSUMPTIONS

Age	Year	Contract Premium	Partial Surrender	Loan Amt. Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance	Net Premium Outlay	Net Cash Value	Net Death Benefit
43	8	0	0	0	2,714	56,993	0	139,525	1,049,881
44	9	10,000	0	-10,000	2,350	49,343	20,000	164,706	1,074,250
45	10	10,000	0	-10,000	1,967	41,310	20,000	191,109	1,099,750
46	11	10,000	0	-10,000	1,566	32,876	20,000	219,095	1,126,254
47	12	10,000	0	-10,000	1,144	24,019	20,000	248,391	1,153,726
48	13	10,000	0	-10,000	701	14,720	20,000	279,089	1,182,046
49	14	10,000	0	-10,000	236	4,956	20,000	311,237	1,211,123
50	15	10,000	0	-4,956	0	0	14,956	339,620	1,235,609
51	16	10,000	0	0	0	0	10,000	364,013	1,255,336
52	17	10,000	0	0	0	0	10,000	389,381	1,275,155
53	18	10,000	0	0	0	0	10,000	415,672	1,295,053
54	19	10,000	0	0	0	0	10,000	442,902	1,314,971
55	20	10,000	0	0	0	0	10,000	471,073	1,335,006
56	21	10,000	0	0	0	0	10,000	499,601	1,355,265
57	22	10,000	0	0	0	0	10,000	529,111	1,375,770
58	23	10,000	0	0	0	0	10,000	559,655	1,396,502
59	24	10,000	0	0	0	0	0*	580,843	1,417,264
60	25	10,000	0	0	0	0	0*	602,697	1,415,550
61	26	10,000	0	0	0	0	0*	625,186	1,414,480
62	27	10,000	0	0	0	0	0*	648,310	1,414,144
63	28	10,000	0	0	0	0	0*	672,033	1,414,624
64	29	10,000	0	0	0	0	0*	696,390	1,415,945
65	30	10,000	0	0	0	0	0*	721,389	1,418,069
66	31	10,000	0	0	0	0	0*	747,089	1,420,933
67	32	10,000	0	0	0	0	0*	773,533	1,424,455
68	33	10,000	0	0	0	0	0*	800,766	1,428,557
69	34	10,000	0	0	0	0	0*	828,825	1,433,185
70	35	10,000	0	0	0	0	0*	857,727	1,438,321
71	36	10,000	0	0	0	0	0*	887,476	1,444,005
72	37	10,000	0	0	0	0	0*	918,032	1,450,318
73	38	10,000	0	0	0	0	0*	949,365	1,457,340
74	39	10,000	0	0	0	0	0*	981,544	1,465,039
75	40	10,000	0	0	0	0	0*	1,014,626	1,473,321
76	41	0	0	0	0	0	0	1,054,375	1,484,125
77	42	0	0	0	0	0	0	1,095,339	1,511,277
78	43	0	0	0	0	0	0	1,137,517	1,539,471
79	44	0	0	0	0	0	0	1,180,846	1,568,840
80	45	0	0	0	0	0	0	1,225,294	1,599,464
81	46	0	0	0	0	0	0	1,270,876	1,631,422
82	47	0	0	0	0	0	0	1,317,559	1,664,740
83	48	0	0	0	0	0	0	1,365,389	1,699,376
84	49	0	0	0	0	0	0	1,414,376	1,735,341
85	50	0	0	0	0	0	0	1,464,478	1,772,704
86	51	0	0	0	0	0	0	1,515,615	1,811,546
87	52	0	0	0	0	0	0	1,567,736	1,851,959
88	53	0	0	0	0	0	0	1,620,808	1,894,009
89	54	0	0	0	0	0	0	1,674,792	1,937,737
90	55	0	0	0	0	0	0	1,729,625	1,983,171

This in-force illustration is not valid without all 9 pages. This illustration is not a promise of future policy performance. Coverage is subject to the terms and conditions of the life insurance policy and any riders (the "Policy.")

Moriarty Family Banking System
Policy #1

Annual Report

For Policy Year Ending 09/17/2016 YR 7

Policyowner

THE JOHN E MORIARTY 2016 IRR TRST
236 E SWON AVE
ST LOUIS MO 63119

Policy Number:	A 0917596
Issued:	09/17/2009
Insured:	JOHN E MORIARTY
Primary Beneficiary and Relationship:	LIVING TRUST
Your Lafayette Life Representative: 58358	JOHN E MORIARTY CHFC 340 S TRUMAN BLVD CRYSTAL CITY, MO 63019-1724 TEL· NO· (314) 805-9349

Your Policy Premium and Benefits

Base Policy: LIFE PAID-UP AT 75

Gross premium $11,000·00
Payable By Direct Pay (ANNUAL)

Policy and Rider Benefits	Amount of Insurance	Cash Value
Base Policy	$572,743·00	$39,209·99
Paid-up Additions	52,692·91	13,993·66 #
Premium Deposit Fund	164·59	164·59
Level Premium Paid-up Additions Rider	299,221·58	79,464·28
Paid-up Additions	16,659·32	4,424·22 #
Single Premium Paid-up Additions Rider	142,759·20	37,912·56
Paid-up Additions	14,768·73	3,922·13 #
TOTALS * GROSS	$1,099,011·76	$179,091·43
	− 54,279.46	− 54,279.46
Accelerated Benefit Rider NET	$1,044,732.30	$124,811.97

* Subject to a policy loan of $54,279·46· The current annual interest rate on your policy loan is 5·00 percent· The rate is variable and may change on the policy anniversary date·

$15,069·47 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·

How Your Dividends Have Been Used

Current dividend option is:
Used to Buy Paid-up Additions

Base Policy

Current Dividend	$2,831·91
Paid-up Additional Insurance	
Previous Amount	$42,029·39
Current Amount	10,663·52
Total	$52,692·91

Level Premium Paid-up Additions Rider

Current Dividend	$828·81
Paid-up Additional Insurance	
Previous Amount	13,538·44
Current Amount	3,120·88
Total	$16,659·32

Single Premium Paid-up Additions Rider

Current Dividend	$413·32
Paid-up Additional Insurance	
Previous Amount	13,212·37
Current Amount	1,556·36
Total	$14,768·73

Deposit Information

Premium Deposit Fund	
New Balance	$164·59

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 1-866-937-5542, writing to The Lafayette Life Insurance Company, 400 Broadway, Cincinnati, OH 45202-3341, or contacting your insurance producer· If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department·

Client Name: John Moriarty
Policy Number: A0917596
Issue Date: 9/17/2009

Policy #1

		PERCENTAGES	(CV/Total Premiums)	(Dividend/ Total Prem minus Loans)	(Total Dividends/ Total Premiums)		(DB Added/ Dividends)				
Anniversary Date	Annual Premiums Received	Total Premiums Received	Gross Cash Value of Policy	Annual Dividend Paid	Total Dividends Received	Death Benefit (DB)added by Dividend	Total DB added by Dividends (PUA)	Total Gross Death Benefit on Policy	Outstanding Loan Balance	Annual Loan Interest CHARGED	Total Loan Interest CHARGED
9/17/2010	$20,000	$51,597	$44,229	$1,852	$1,852	$8,593	$8,593	$834,782	$ 27,791	$ 1,791	$ 1,791
1035 Exchange	$31,597		85.72%	7.78%	3.59%		463.98%				
9/17/2011	$20,000	$71,597	$64,187	$2,338	$4,190	$10,476	$19,069	$887,382	$ 47,668	$ 1,877	$ 3,668
			89.65%	9.77%	5.70%		455.11%	$52,600			
9/17/2012	$20,000	$91,597	$87,600	$2,598	$6,788	$11,216	$30,285	$898,599	$ 24,119	$ 119	$ 3,787
			95.64%	3.85%	7.09%		446.15%	$11,217			
9/17/2013	$20,000	$111,597	$109,644	$2,801	$9,589	$11,706	$41,991	$990,257	$ 46,177	$ 2,058	$ 5,845
			98.25%	4.28%	8.10%		437.91%	$91,658			
9/17/2014	$20,000	$131,597	$132,066	$3,134	$12,723	$12,645	$54,636	$1,023,071	$ 48,486	$ 2,309	$ 8,153
			100.36%	3.77%	9.01%		429.43%	$32,814			
9/17/2015	$20,000	$151,597	$156,026	$3,629	$16,352	$14,144	$68,780	$1,055,069	$ 102,285	$ 3,800	$ 11,953
			102.92%	7.36%	9.95%		420.63%	$31,998			
9/17/2016	$17,805	$169,402	$179,091	$4,074	$20,426	$15,341	$84,121	$1,099,012	$ 54,279	$ 4,189	$ 16,142
			105.72%	3.54%	11.00%		411.84%	$43,943			

PBS - Policy #2 - Ellen

Existing Cash Value of 291,448 on July. 10, 2016

First Year EOY Values are on July. 10, 2017

Age	Year	BOY Annual Premium	BOY Annual Withdrawals And Loans	BOY Additional Annual Payments	EOY Ann. Loan Interest Paid From Policy	EOY Cumulative Loan Balance	EOY Net Cash Value	EOY Net Death Benefit	TOTAL IRR On NET CV	ANNUAL ROR On NET CV	TOTAL IRR On NET DB
42	7	36,071	(110,000)			(293,783)	220,091	3,532,547	1.18%	1.18%	1,524.02%
43	8	40,000		35,000		(271,722)	298,810	3,625,323	1.23%	1.26%	291.37%
44	9	40,000		35,000		(248,558)	381,552	3,721,427	1.58%	2.07%	142.42%
45	10	40,000		35,000		(224,236)	468,349	3,820,350	1.91%	2.58%	90.81%
46	11	40,000		35,000		(198,697)	560,411	3,921,719	2.25%	3.14%	65.39%
47	12	40,000		35,000		(171,882)	656,755	4,025,511	2.52%	3.36%	50.47%
48	13	40,000		35,000		(143,726)	757,451	4,131,590	2.72%	3.51%	40.73%
49	14	40,000		35,000		(114,163)	862,724	4,240,025	2.89%	3.64%	33.91%
50	15	40,000		35,000		(83,121)	972,651	4,350,950	3.03%	3.72%	28.90%
51	16	40,000		35,000		(50,527)	1,087,243	4,464,220	3.15%	3.78%	25.07%
52	17	40,000		35,000		(16,303)	1,206,578	4,579,519	3.24%	3.81%	22.06%
53	18	40,000		16,303			1,310,951	4,677,156	3.31%	3.81%	19.64%
54	19	40,000					1,402,087	4,758,395	3.37%	3.79%	17.67%
55	20	40,000					1,496,380	4,839,611	3.41%	3.76%	16.04%
56	21	40,000					1,591,737	4,920,882	3.43%	3.60%	14.67%
57	22	40,000					1,690,367	5,002,480	3.45%	3.59%	13.50%
58	23	40,000					1,792,320	5,084,556	3.46%	3.58%	12.49%
59	24	40,000					1,897,776	5,167,125	3.47%	3.57%	11.62%
60	25	40,000					2,006,867	5,250,199	3.47%	3.57%	10.86%
61	26	40,000					2,119,673	5,333,667	3.48%	3.56%	10.18%
62	27	40,000					2,236,376	5,417,613	3.48%	3.55%	9.58%
63	28	40,000					2,357,061	5,502,166	3.49%	3.54%	9.05%
64	29	40,000					2,481,928	5,587,392	3.49%	3.54%	8.57%
65	30	40,000					2,611,059	5,673,290	3.49%	3.53%	8.14%
66	31						2,707,658	5,759,427	3.51%	3.70%	7.78%
67	32						2,807,250	5,772,629	3.51%	3.68%	7.40%
68	33						2,909,909	5,787,818	3.52%	3.66%	7.05%
69	34						3,015,702	5,805,004	3.53%	3.64%	6.74%
70	35						3,124,620	5,824,162	3.53%	3.61%	6.45%
71	36						3,236,801	5,845,341	3.53%	3.59%	6.19%
72	37						3,352,185	5,868,667	3.54%	3.56%	5.95%
73	38						3,470,884	5,894,156	3.54%	3.54%	5.73%
74	39						3,593,075	5,921,771	3.53%	3.52%	5.53%
75	40						3,718,777	5,951,435	3.53%	3.50%	5.34%
76	41						3,866,102	5,984,805	3.55%	3.96%	5.17%
77	42						4,018,197	6,083,179	3.56%	3.93%	5.05%
78	43						4,175,215	6,184,772	3.57%	3.91%	4.93%
79	44						4,337,257	6,289,654	3.58%	3.88%	4.83%
80	45						4,504,485	6,397,930	3.59%	3.86%	4.73%
81	46						4,676,429	6,510,130	3.60%	3.82%	4.64%

The Lafayette Life Insurance Company
Cincinnati, OH 45202-3341
Life Insurance In-force Illustration

Insured: Ellen M Moriarty
Plan: Patriot 100
Policy Number: A 0931825
Proposed Dividend Option: PUA
Proposed Riders: LPUA ABR

Issue Age: 35 Female
Proposed Class: Standard/Preferred
Base Insurance Amount: $2,269,326
Issue Date: 07/09/2010

Policy #2

Policy Owner:
Ellen M Moriarty
236 E Swon Ave
Saint Louis, MO 63119-3033
Saint Louis, MO 63119-3033

		GUARANTEED (1)			NON-GUARANTEED (2)				
End Year Age	Year	Annualized Contract Prem (3)	Cash Value	Death Benefit	Premium Outlay (4)	Surr to Pay Premiums	Annual Dividend	Net Cash Value	Net Death Benefit
42	7	0	501,766	3,814,220	0	0	12,108	220,091	3,532,547
43	8	40,000	544,745	3,832,473	40,000	0	13,251	298,810	3,625,323
44	9	40,000	589,099	3,850,103	40,000	0	14,315	381,552	3,721,427
45	10	40,000	634,856	3,867,132	40,000	0	15,280	468,349	3,820,350
46	11	40,000	683,084	3,883,584	40,000	0	16,282	560,411	3,921,719
47	12	40,000	732,727	3,899,482	40,000	0	17,253	656,755	4,025,511
48	13	40,000	783,726	3,914,847	40,000	0	18,249	757,451	4,131,590
49	14	40,000	836,129	3,929,703	40,000	0	19,312	862,724	4,240,025
50	15	40,000	889,875	3,944,070	40,000	0	20,400	972,651	4,350,950
51	16	40,000	945,013	3,957,969	40,000	0	21,334	1,087,243	4,464,220
52	17	40,000	1,001,458	3,971,420	40,000	0	22,321	1,206,578	4,579,519
53	18	40,000	1,059,195	3,984,442	40,000	0	23,135	1,310,951	4,677,156
54	19	40,000	1,118,252	3,997,054	40,000	0	24,004	1,402,087	4,758,395
55	20	40,000	1,178,666	4,009,275	40,000	0	24,882	1,496,380	4,839,611
56	21	40,000	1,238,229	4,021,120	40,000	0	25,868	1,591,737	4,920,882
57	22	40,000	1,298,984	4,032,606	40,000	0	26,984	1,690,367	5,002,480
58	23	40,000	1,360,953	4,043,748	40,000	0	28,095	1,792,320	5,084,556
59	24	40,000	1,424,178	4,054,563	40,000	0	29,296	1,897,776	5,167,125
60	25	40,000	1,488,785	4,065,062	40,000	0	30,442	2,006,867	5,250,199
61	26	40,000	1,554,776	4,075,259	40,000	0	31,628	2,119,673	5,333,667
62	27	40,000	1,622,197	4,085,166	40,000	0	32,908	2,236,376	5,417,613
63	28	40,000	1,691,031	4,094,793	40,000	0	34,262	2,357,061	5,502,166
64	29	40,000	1,761,359	4,104,153	40,000	0	35,662	2,481,928	5,587,392
65	30	40,000	1,833,211	4,113,255	40,000	0	37,085	2,611,059	5,673,290
66	31	40,000	1,870,145	4,049,290	4,581*	35,419	38,124	2,707,658	5,759,427
67	32	40,000	1,907,588	3,987,049	4,581*	35,419	39,262	2,807,250	5,772,629
68	33	40,000	1,945,517	3,926,463	4,581*	35,419	40,466	2,909,909	5,787,818
69	34	40,000	1,983,944	3,867,469	4,581*	35,419	41,728	3,015,702	5,805,004
70	35	40,000	2,022,841	3,810,002	4,581*	35,419	43,017	3,124,620	5,824,162
71	36	40,000	2,062,226	3,754,001	4,581*	35,419	44,437	3,236,801	5,845,341
72	37	40,000	2,101,989	3,699,406	4,581*	35,419	45,981	3,352,185	5,868,667
73	38	40,000	2,142,218	3,646,154	4,581*	35,419	47,551	3,470,884	5,894,156
74	39	40,000	2,183,013	3,594,187	4,581*	35,419	49,171	3,593,075	5,921,771
75	40	40,000	2,224,472	3,543,451	4,581*	35,419	50,787	3,718,777	5,951,435
76	41	0	2,276,100	3,543,451	0	0	61,015	3,866,102	5,984,805
77	42	0	2,327,728	3,543,451	0	0	64,401	4,018,197	6,083,179
78	43	0	2,379,321	3,543,451	0	0	67,958	4,175,215	6,184,772
79	44	0	2,430,843	3,543,451	0	0	71,632	4,337,257	6,289,654
80	45	0	2,482,258	3,543,451	0	0	75,490	4,504,485	6,397,930

This in-force illustration is not valid without all 9 pages. This illustration is not a promise of future policy performance. Coverage is subject to the terms and conditions of the life insurance policy and any riders (the "Policy.")

The Lafayette Life Insurance Company
Cincinnati, OH 45202-3341
Life Insurance In-force Illustration - Loan Supplemental Report

Insured: Ellen M Moriarty
Plan: Patriot 100
Policy Number: A 0931825
Proposed Dividend Option: PUA
Proposed Riders: LPUA ABR

Issue Age: 35 Female
Proposed Class: Standard/Preferred
Base Insurance Amount: $2,269,326
Issue Date: 07/09/2010

NON-GUARANTEED ASSUMPTIONS

Age	Year	Contract Premium	Partial Surrender	Loan Amt. Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance	Net Premium Outlay	Net Cash Value	Net Death Benefit
42	7	0	0	0	11,305	293,783	0	220,091	3,532,547
43	8	40,000	0	-35,000	12,939	271,722	75,000	298,810	3,625,323
44	9	40,000	0	-35,000	11,836	248,558	75,000	381,552	3,721,427
45	10	40,000	0	-35,000	10,678	224,236	75,000	468,349	3,820,350
46	11	40,000	0	-35,000	9,462	198,697	75,000	560,411	3,921,719
47	12	40,000	0	-35,000	8,185	171,882	75,000	656,755	4,025,511
48	13	40,000	0	-35,000	6,844	143,726	75,000	757,451	4,131,590
49	14	40,000	0	-35,000	5,436	114,163	75,000	862,724	4,240,025
50	15	40,000	0	-35,000	3,958	83,121	75,000	972,651	4,350,950
51	16	40,000	0	-35,000	2,406	50,527	75,000	1,087,243	4,464,220
52	17	40,000	0	-35,000	776	16,303	75,000	1,206,578	4,579,519
53	18	40,000	0	-16,303	0	0	56,303	1,310,951	4,677,156
54	19	40,000	0	0	0	0	40,000	1,402,087	4,758,395
55	20	40,000	0	0	0	0	40,000	1,496,380	4,839,611
56	21	40,000	0	0	0	0	40,000	1,591,737	4,920,882
57	22	40,000	0	0	0	0	40,000	1,690,367	5,002,480
58	23	40,000	0	0	0	0	40,000	1,792,320	5,084,556
59	24	40,000	0	0	0	0	40,000	1,897,776	5,167,125
60	25	40,000	0	0	0	0	40,000	2,006,867	5,250,199
61	26	40,000	0	0	0	0	40,000	2,119,673	5,333,667
62	27	40,000	0	0	0	0	40,000	2,236,376	5,417,613
63	28	40,000	0	0	0	0	40,000	2,357,061	5,502,166
64	29	40,000	0	0	0	0	40,000	2,481,928	5,587,392
65	30	40,000	0	0	0	0	40,000	2,611,059	5,673,290
66	31	40,000	0	0	0	0	4,581*	2,707,658	5,759,427
67	32	40,000	0	0	0	0	4,581*	2,807,250	5,772,629
68	33	40,000	0	0	0	0	4,581*	2,909,909	5,787,818
69	34	40,000	0	0	0	0	4,581*	3,015,702	5,805,004
70	35	40,000	0	0	0	0	4,581*	3,124,620	5,824,162
71	36	40,000	0	0	0	0	4,581*	3,236,801	5,845,341
72	37	40,000	0	0	0	0	4,581*	3,352,185	5,868,667
73	38	40,000	0	0	0	0	4,581*	3,470,884	5,894,156
74	39	40,000	0	0	0	0	4,581*	3,593,075	5,921,771
75	40	40,000	0	0	0	0	4,581*	3,718,777	5,951,435
76	41	0	0	0	0	0	0	3,866,102	5,984,805
77	42	0	0	0	0	0	0	4,018,197	6,083,179
78	43	0	0	0	0	0	0	4,175,215	6,184,772
79	44	0	0	0	0	0	0	4,337,257	6,289,654
80	45	0	0	0	0	0	0	4,504,485	6,397,930
81	46	0	0	0	0	0	0	4,676,429	6,510,130
82	47	0	0	0	0	0	0	4,852,606	6,627,193
83	48	0	0	0	0	0	0	5,033,195	6,749,326
84	49	0	0	0	0	0	0	5,218,444	6,876,331
85	50	0	0	0	0	0	0	5,408,187	7,008,326
86	51	0	0	0	0	0	0	5,602,880	7,145,009
87	52	0	0	0	0	0	0	5,802,053	7,286,736
88	53	0	0	0	0	0	0	6,004,704	7,434,897
89	54	0	0	0	0	0	0	6,210,855	7,589,718

This in-force illustration is not valid without all 9 pages. This illustration is not a promise of future policy performance. Coverage is subject to the terms and conditions of the life insurance policy and any riders (the "Policy.")

Moriarty Family Banking System
Policy #2

Annual Report

For Policy Year Ending 07/09/2016 Yr 6

Policy Number:	A 0931825
Issued:	07/09/2010
Insured:	ELLEN M MORIARTY
Primary Beneficiary and Relationship:	LIVING TRUST
Your Lafayette Life Representative: 58358	JOHN E MORIARTY CHFC 340 S TRUMAN BLVD CRYSTAL CITY, MO 63019-1724 TEL· NO· (314) 805-9349

Policyowner

ELLEN M MORIARTY
236 E SWON AVE
SAINT LOUIS MO 63119-3033

Your Policy Premium and Benefits

Base Policy: LIFE PAID-UP AT 75

Gross premium $75,000·00
Payable By Direct Pay (ANNUAL)

Policy and Rider Benefits	Amount of Insurance	Cash Value
Base Policy	$2,269,326·00	$112,490·49
Paid-up Additions	153,696·92	35,016·77 #
Premium Deposit Fund	70·94	70·94
Level Premium Paid-up Additions Rider	1,109,653·15	252,812·28
Paid-up Additions	43,947·78	10,012·62 #
Single Premium Paid-up Additions Rider	218,286·53	49,732·22
Paid-up Additions	16,637·20	3,790·45 #
TOTALS * Gross	$3,811,619·22	$463,925·77
	- 172,477.76	- 172,477.76
Accelerated Benefit Rider	$3,639,141.46	$291,448.01

* Subject to a policy loan of $172,477·76 · The current annual interest rate on your policy loan is 5·00 percent· The rate is variable and may change on the policy anniversary date·

$59,987·27 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·

How Your Dividends Have Been Used

Current dividend option is:
Used to Buy Paid-up Additions

Base Policy

Current Dividend	$8,019·42
Paid-up Additional Insurance	
Previous Amount	$118,497·78
Current Amount	35,199·14
Total	$153,696·92

Level Premium Paid-up Additions Rider

Current Dividend	$2,491·01
Paid-up Additional Insurance	
Previous Amount	33,014·13
Current Amount	10,933·65
Total	$43,947·78

Single Premium Paid-up Additions Rider

Current Dividend	$507·28
Paid-up Additional Insurance	
Previous Amount	14,410·63
Current Amount	2,226·57
Total	$16,637·20

Deposit Information

Premium Deposit Fund	
New Balance	$70·94

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 1-866-937-5542, writing to The Lafayette Life Insurance Company, 400 Broadway, Cincinnati, OH 45202-3341, or contacting your insurance producer· If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department·

Client Name: Ellen Moriarty
Policy Number: A0931825
Issue Date: 7/9/2010

Policy #2

		PERCENTAGES	(CV/Total Premiums)	(Dividend/ Total Prem minus Loans)	(Total Dividends/ Total Premiums)		(DB Added/ Dividends)				
Anniversary Date	Annual Premiums Received	Total Premiums Received	Gross Cash Value of Policy	Annual Dividend Paid	Total Dividends Received	Death Benefit (DB)added by Dividend	Total DB added by Dividends (PUA)	Total Gross Death Benefit on Policy	Outstanding Loan Balance	Annual Loan Interest CHARGED	Total Loan Interest CHARGED
7/9/2011	$75,000	$117,865	$85,099	$4,384	$4,384	$22,927	$22,927	$2,712,102	$ 17,256	$ 2,256	$ 2,256
1035 Exchange	$42,865		72.20%	4.36%	3.72%		522.96%				
7/9/2012	$75,000	$192,865	$153,329	$5,771	$10,155	$29,137	$52,065	$2,935,813	$ -	$ 3,385	$ 5,641
			79.50%	2.99%	5.15%		512.71%	$223,711			
7/9/2013	$75,000	$267,865	$225,004	$6,824	$16,979	$33,268	$85,333	$3,156,945	$ 4,980	$ 4,980	$ 10,621
			84.00%	2.60%	6.11%		502.59%	$221,132			
7/9/2014	$75,000	$342,865	$300,392	$7,969	$24,948	$37,513	$122,846	$3,450,981	$ 184,207	$ 9,227	$ 19,848
			87.61%	5.02%	6.93%		492.41%	$294,036			
7/9/2015	$75,000	$417,865	$380,017	$9,477	$34,425	$43,076	$165,923	$3,594,139	$ 162,484	$ 8,277	$ 28,125
			90.94%	3.71%	7.77%		481.99%	$143,159			
7/9/2016	$75,000	$492,865	$463,926	$11,018	$45,442	$48,359	$214,282	$3,811,619	$ 172,478	$ 9,994	$ 38,119
			94.13%	3.44%	8.62%		471.55%	$217,480			

PBS - Policy #3 - John

Existing Cash Value of 264,649 on August, 14, 2016

First Year EOY Values are on August, 14, 2017

Age	Year	BOY Annual Premium	BOY Annual Withdrawals And Loans	BOY Additional Annual Payments	BOY Ann. Loan Interest Paid From Pocket	EOY Cumulative Loan Balance	EOY Net Cash Value	EOY Net Death Benefit	TOTAL IRR On NET CV	ANNUAL ROR On NET CV	TOTAL IRR On NET DB
43	5	35,000	(40,000)			(50,300)	253,099	6,964,437	(2.52)%	(2.52)%	2,582.25%
44	6	35,000		10,000		(42,315)	295,590	7,007,897	(1.62)%	(0.84)%	410.92%
45	7	35,000		10,000		(33,931)	340,330	7,053,854	(1.03)%	(0.08)%	193.06%
46	8	35,000		10,000		(25,127)	387,430	7,101,970	(0.56)%	0.54%	121.85%
47	9	35,000		10,000		(15,883)	436,907	7,152,107	(0.16)%	1.04%	87.72%
48	10	35,000		10,000		(6,178)	488,819	7,203,868	0.19%	1.43%	67.96%
49	11	35,000		6,178			539,907	7,252,849	0.50%	1.87%	55.15%
50	12	35,000					586,898	7,296,166	0.77%	2.09%	46.22%
51	13	35,000					635,990	7,339,859	0.99%	2.27%	39.66%
52	14	35,000					687,222	7,384,039	1.19%	2.42%	34.64%
53	15	35,000					740,640	7,428,844	1.36%	2.55%	30.69%
54	16	35,000					796,129	7,474,182	1.50%	2.64%	27.50%
55	17	35,000					853,660	7,519,905	1.63%	2.71%	24.87%
56	18	35,000					913,127	7,565,991	1.75%	2.75%	22.67%
57	19	35,000					974,585	7,612,240	1.84%	2.79%	20.80%
58	20	35,000					1,038,158	7,658,612	1.93%	2.83%	19.19%
59	21	26,050					1,102,624	2,705,052	2.07%	3.61%	9.45%
60	22	26,050					1,169,290	2,751,605	2.19%	3.60%	8.83%
61	23	26,050					1,238,147	2,798,435	2.29%	3.58%	8.27%
62	24	26,050					1,309,193	2,845,798	2.38%	3.56%	7.78%
63	25	26,050					1,382,382	2,893,937	2.46%	3.53%	7.35%
64	26	26,050					1,457,829	2,943,002	2.52%	3.51%	6.96%
65	27	26,050					1,535,562	2,993,007	2.58%	3.48%	6.61%
66	28	26,050					1,615,712	3,043,891	2.63%	3.46%	6.30%
67	29						1,698,418	3,095,563	2.77%	5.12%	6.06%
68	30						1,783,802	3,147,925	2.88%	5.03%	5.84%
69	31						1,872,020	3,200,940	2.98%	4.95%	5.65%
70	32						1,963,091	3,254,632	3.07%	4.86%	5.47%
71	33						2,057,041	3,309,109	3.14%	4.79%	5.30%
72	34						2,153,837	3,364,636	3.21%	4.71%	5.15%
73	35						2,253,384	3,421,432	3.27%	4.62%	5.01%
74	36						2,355,846	3,479,462	3.32%	4.55%	4.88%
75	37						2,461,394	3,538,599	3.36%	4.48%	4.76%
76	38						2,555,617	3,598,153	3.38%	3.83%	4.65%
77	39						2,652,593	3,660,753	3.39%	3.79%	4.55%
78	40						2,752,234	3,725,651	3.40%	3.76%	4.46%
79	41						2,854,374	3,793,131	3.41%	3.71%	4.37%
80	42						2,958,920	3,863,375	3.42%	3.66%	4.29%
81	43						3,065,853	3,936,523	3.43%	3.61%	4.22%
82	44						3,175,110	4,012,646	3.43%	3.56%	4.15%

The Lafayette Life Insurance Company
Cincinnati, OH 45202-3341
Life Insurance In-force Illustration

Insured: John E Moriarty
Plan: Patriot 100
Policy Number: A 0962691
Proposed Dividend Option: PUA
Proposed Riders: TLR LPUA ABR SPUA

Issue Age: 38 Male
Proposed Class: Standard/Non-smoker
Base Insurance Amount: $1,140,155
Issue Date: 08/14/2012

Policy #3

Policy Owner:
John E Moriarty
236 E Swon Ave
Saint Louis, MO 63119-3033
Saint Louis, MO 63119-3033

		GUARANTEED (1)			NON-GUARANTEED (2)				
End Year Age	Year	Annualized Contract Prem (3)	Cash Value	Death Benefit	Premium Outlay (4)	Surr to Pay Premiums	Annual Dividend	Net Cash Value	Net Death Benefit
43	5	0	296,259	7,007,596	0	0	7,139	253,099	6,964,437
44	6	35,000	322,429	7,016,146	35,000	0	8,089	295,590	7,007,897
45	7	35,000	349,301	7,024,410	35,000	0	8,952	340,330	7,053,854
46	8	35,000	376,906	7,032,400	35,000	0	9,841	387,430	7,101,970
47	9	35,000	405,280	7,040,126	35,000	0	10,655	436,907	7,152,107
48	10	35,000	434,536	7,047,600	35,000	0	11,350	488,819	7,203,868
49	11	35,000	465,409	7,054,830	35,000	0	12,003	539,907	7,252,849
50	12	35,000	497,296	7,061,824	35,000	0	12,599	586,898	7,296,166
51	13	35,000	530,150	7,068,592	35,000	0	13,243	635,990	7,339,859
52	14	35,000	563,896	7,075,140	35,000	0	13,972	687,222	7,384,039
53	15	35,000	598,508	7,081,478	35,000	0	14,755	740,640	7,428,844
54	16	35,000	633,954	7,087,614	35,000	0	15,427	796,129	7,474,182
55	17	35,000	670,109	7,093,558	35,000	0	16,191	853,660	7,519,905
56	18	35,000	706,962	7,099,317	35,000	0	16,838	913,127	7,565,991
57	19	35,000	744,536	7,104,900	35,000	0	17,497	974,585	7,612,240
58	20	35,000	782,937	7,110,316	35,000	0	18,131	1,038,158	7,658,612
59	21	26,050	820,897	2,115,571	26,050	0	18,773	1,102,624	2,705,052
60	22	26,050	859,651	2,120,671	26,050	0	19,481	1,169,290	2,751,605
61	23	26,050	899,084	2,125,624	26,050	0	20,308	1,238,147	2,798,435
62	24	26,050	939,055	2,130,434	26,050	0	21,288	1,309,193	2,845,798
63	25	26,050	979,427	2,135,110	26,050	0	22,396	1,382,382	2,893,937
64	26	26,050	1,020,220	2,139,657	26,050	0	23,574	1,457,829	2,943,002
65	27	26,050	1,061,445	2,144,083	26,050	0	24,755	1,535,562	2,993,007
66	28	26,050	1,103,200	2,148,393	26,050	0	25,926	1,615,712	3,043,891
67	29	26,050	1,145,605	2,152,593	26,050	0	27,066	1,698,418	3,095,563
68	30	26,050	1,188,746	2,156,687	26,050	0	28,182	1,783,802	3,147,925
69	31	26,050	1,232,726	2,160,679	26,050	0	29,326	1,872,020	3,200,940
70	32	26,050	1,277,512	2,164,574	26,050	0	30,520	1,963,091	3,254,632
71	33	26,050	1,323,041	2,168,375	26,050	0	31,831	2,057,041	3,309,109
72	34	26,050	1,369,153	2,172,086	26,050	0	33,377	2,153,837	3,364,636
73	35	26,050	1,415,733	2,175,712	26,050	0	35,051	2,253,384	3,421,432
74	36	26,050	1,462,956	2,179,257	26,050	0	36,664	2,355,846	3,479,462
75	37	26,050	1,511,013	2,182,725	26,050	0	38,227	2,461,394	3,538,599
76	38	0	1,542,728	2,182,725	0	0	42,560	2,555,617	3,598,153
77	39	0	1,574,137	2,182,725	0	0	44,945	2,652,593	3,660,753
78	40	0	1,605,067	2,182,725	0	0	47,521	2,752,234	3,725,651
79	41	0	1,635,254	2,182,725	0	0	50,377	2,854,374	3,793,131
80	42	0	1,664,568	2,182,725	0	0	53,378	2,958,920	3,863,375
81	43	0	1,692,921	2,182,725	0	0	56,531	3,065,853	3,936,523

This in-force illustration is not valid without all 9 pages. This illustration is not a promise of future policy performance. Coverage is subject to the terms and conditions of the life insurance policy and any riders (the "Policy.")

The Lafayette Life Insurance Company
Cincinnati, OH 45202-3341
Life Insurance In-force Illustration - Loan Supplemental Report

Insured: John E Moriarty
Plan: Patriot 100
Policy Number: A 0962691
Proposed Dividend Option: PUA
Proposed Riders: TLR LPUA ABR SPUA

Issue Age: 38 Male
Proposed Class: Standard/Non-smoker
Base Insurance Amount: $1,140,155
Issue Date: 08/14/2012

NON-GUARANTEED ASSUMPTIONS

Age	Year	Contract Premium	Partial Surrender	Loan Amt. Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance	Net Premium Outlay	Net Cash Value	Net Death Benefit
43	5	0	0	0	2,108	50,300	0	253,099	6,964,437
44	6	35,000	0	-10,000	2,015	42,315	45,000	295,590	7,007,897
45	7	35,000	0	-10,000	1,616	33,931	45,000	340,330	7,053,854
46	8	35,000	0	-10,000	1,197	25,127	45,000	387,430	7,101,970
47	9	35,000	0	-10,000	756	15,883	45,000	436,907	7,152,107
48	10	35,000	0	-10,000	294	6,178	45,000	488,819	7,203,868
49	11	35,000	0	-6,178	0	0	41,178	539,907	7,252,849
50	12	35,000	0	0	0	0	35,000	586,898	7,296,166
51	13	35,000	0	0	0	0	35,000	635,990	7,339,859
52	14	35,000	0	0	0	0	35,000	687,222	7,384,039
53	15	35,000	0	0	0	0	35,000	740,640	7,428,844
54	16	35,000	0	0	0	0	35,000	796,129	7,474,182
55	17	35,000	0	0	0	0	35,000	853,660	7,519,905
56	18	35,000	0	0	0	0	35,000	913,127	7,565,991
57	19	35,000	0	0	0	0	35,000	974,585	7,612,240
58	20	35,000	0	0	0	0	35,000	1,038,158	7,658,612
59	21	26,050	0	0	0	0	26,050	1,102,624	2,705,052
60	22	26,050	0	0	0	0	26,050	1,169,290	2,751,605
61	23	26,050	0	0	0	0	26,050	1,238,147	2,798,435
62	24	26,050	0	0	0	0	26,050	1,309,193	2,845,798
63	25	26,050	0	0	0	0	26,050	1,382,382	2,893,937
64	26	26,050	0	0	0	0	26,050	1,457,829	2,943,002
65	27	26,050	0	0	0	0	26,050	1,535,562	2,993,007
66	28	26,050	0	0	0	0	26,050	1,615,712	3,043,891
67	29	26,050	0	0	0	0	26,050	1,698,418	3,095,563
68	30	26,050	0	0	0	0	26,050	1,783,802	3,147,925
69	31	26,050	0	0	0	0	26,050	1,872,020	3,200,940
70	32	26,050	0	0	0	0	26,050	1,963,091	3,254,632
71	33	26,050	0	0	0	0	26,050	2,057,041	3,309,109
72	34	26,050	0	0	0	0	26,050	2,153,837	3,364,636
73	35	26,050	0	0	0	0	26,050	2,253,384	3,421,432
74	36	26,050	0	0	0	0	26,050	2,355,846	3,479,462
75	37	26,050	0	0	0	0	26,050	2,461,394	3,538,599
76	38	0	0	0	0	0	0	2,555,617	3,598,153
77	39	0	0	0	0	0	0	2,652,593	3,660,753
78	40	0	0	0	0	0	0	2,752,234	3,725,651
79	41	0	0	0	0	0	0	2,854,374	3,793,131
80	42	0	0	0	0	0	0	2,958,920	3,863,375
81	43	0	0	0	0	0	0	3,065,853	3,936,523
82	44	0	0	0	0	0	0	3,175,110	4,012,646
83	45	0	0	0	0	0	0	3,286,826	4,091,683
84	46	0	0	0	0	0	0	3,400,971	4,173,615
85	47	0	0	0	0	0	0	3,517,424	4,258,576
86	48	0	0	0	0	0	0	3,635,972	4,346,748
87	49	0	0	0	0	0	0	3,756,476	4,438,330
88	50	0	0	0	0	0	0	3,878,834	4,533,454
89	51	0	0	0	0	0	0	4,002,932	4,632,200
90	52	0	0	0	0	0	0	4,128,648	4,734,649

This in-force illustration is not valid without all 9 pages. This illustration is not a promise of future policy performance. Coverage is subject to the terms and conditions of the life insurance policy and any riders (the "Policy.")

Moriarty Family Banking System
Policy #3

Annual Report

For Policy Year Ending 08/14/2016 YR4

Policyowner

JOHN E MORIARTY AND ASSOCIATES LLC
10825 WATSON ROAD
SUITE 100
SUNSET HILLS MO 63127

Policy Number:	A 0962691
Issued:	08/14/2012
Insured:	JOHN E MORIARTY
Primary Beneficiary and Relationship:	COMPLEX BENEFICIARY
Your Lafayette Life Representative: 58358	JOHN E MORIARTY CHFC 340 S TRUMAN BLVD CRYSTAL CITY, MO 63019-1724 TEL· NO· (314) 805-9349

Your Policy Premium and Benefits

Base Policy: LIFE PAID-UP AT 75

Gross premium $55,000·00
Payable By Direct Pay (ANNUAL)

Policy and Rider Benefits	Amount of Insurance	Cash Value
Base Policy	$1,140,155·00	$42,812·82
Paid-up Additions	47,643·50	12,652·68
Premium Deposit Fund	130·10	130·10
Term Insurance Rider	5,000,000·00	0·00
Level Premium Paid-up Additions Rider	347,681·42	92,333·75
Paid-up Additions	8,780·39	2,331·81
Single Premium Paid-up Additions Rider	443,537·97	117,790·38
Paid-up Additions	18,034·27	4,789·36
TOTALS * GROSS	$7,005,963·94	$272,840·90
	− 8,192.26	8,192.26
Accelerated Benefit Rider NET	$6,997,771.68	$264,648.64

20year Term Rider

* Subject to a policy loan of $8,192·26. The current annual interest rate on your policy loan is 5·00 percent. The rate is variable and may change on the policy anniversary date. 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.

How Your Dividends Have Been Used

Current dividend option is:
Used to Buy Paid-up Additions

Base Policy

Current Dividend	$4,153·24
Paid-up Additional Insurance	
Previous Amount	$32,004·53
Current Amount	15,638·97
Total	$47,643·50

Level Premium Paid-up Additions Rider

Current Dividend	$914·32
Paid-up Additional Insurance	
Previous Amount	5,337·54
Current Amount	3,442·85
Total	$8,780·39

Single Premium Paid-up Additions Rider

Current Dividend	$1,183·92
Paid-up Additional Insurance	
Previous Amount	13,576·22
Current Amount	4,458·05
Total	$18,034·27

Deposit Information

Premium Deposit Fund	
New Balance	$130·10

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 1-866-937-5542, writing to The Lafayette Life Insurance Company, 400 Broadway, Cincinnati, OH 45202-3341, or contacting your insurance producer. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Client Name: John Moriarty
Policy Number: A0962691
Issue Date: 8/14/2012

		PERCENTAGES	(CV/Total Premiums)	(Dividend/ Total Prem minus Loans)	(Total Dividends/ Total Premiums)		(DB Added/ Dividends)				
Anniversary Date	Annual Premiums Received	Total Premiums Received	Gross Cash Value of Policy	Annual Dividend Paid	Total Dividends Received	Death Benefit (DB)added by Dividend	Total DB added by Dividends (PUA)	Total Gross Death Benefit on Policy	Outstanding Loan Balance	Annual Loan Interest CHARGED	Total Loan Interest CHARGED
8/14/2013	$55,000	$164,049	$131,685	$3,340	$3,340	$13,954	$13,954	$6,689,162	$ -	$ -	$ -
1035 Exchange	$109,049		80.27%	2.04%	2.04%		417.78%				
8/14/2014	$55,000	$219,049	$176,220	$4,151	$7,491	$16,750	$30,704	$6,849,485	$ 122,293	$ 2,293	$ 2,293
			80.45%	4.29%	3.37%		409.88%	$160,323			
8/14/2015	$55,000	$274,049	$223,225	$5,186	$12,677	$20,214	$50,918	$6,899,983	$ 55,978	$ 3,685	$ 5,978
			81.45%	2.38%	4.50%		401.66%	$50,498			
8/14/2016	$55,000	$329,049	$272,841	$6,251	$18,928	$23,540	$74,458	$7,005,964	$ 8,192	$ 2,214	$ 8,192
			82.92%	1.95%	5.54%		393.37%	$105,981			

PBS - Policy #4 - John

Existing Cash Value of 74,964 on July. 23. 2016

First Year EOY Values are on July. 23. 2017

Age	Year	BOY Annual Premium	BOY Annual Withdrawals And Loans	BOY Additional Annual Payments	BOY Ann. Loan Interest Paid From Pocket	EOY Cumulative Loan Balance	EOY Net Cash Value	EOY Net Death Benefit	TOTAL IRR On NET CV	ANNUAL ROR On NET CV	TOTAL IRR On NET DB
43	2	100,000	(100,000)			(104,552)	61,832	2,623,577	(17.52)%	(17.52)%	3,399.80%
44	3	100,000		10,000		(99,279)	160,087	2,757,578	(9.85)%	(6.84)%	437.56%
45	4	100,000		10,000		(93,743)	267,563	2,896,016	(5.09)%	(0.93)%	183.18%
46	5	100,000		10,000		(87,931)	377,713	3,049,769	(2.92)%	0.04%	106.97%
47	6	100,000		10,000		(81,827)	490,696	3,201,807	(1.68)%	0.61%	72.52%
48	7	100,000		10,000		(75,418)	606,628	3,352,286	(0.89)%	0.99%	53.48%
49	8	100,000		10,000		(68,689)	725,633	3,501,272	(0.33)%	1.26%	41.62%
50	9	100,000		10,000		(61,624)	847,788	3,648,687	0.08%	1.45%	33.62%
51	10	100,000		10,000		(54,205)	973,277	3,794,674	0.39%	1.62%	27.91%
52	11	100,000		10,000		(46,415)	1,102,222	3,939,498	0.64%	1.75%	23.66%
53	12	100,000		10,000		(38,236)	1,234,760	4,083,414	0.85%	1.86%	20.40%
54	13	100,000		10,000		(29,648)	1,371,015	4,226,622	1.02%	1.95%	17.82%
55	14	100,000		10,000		(20,630)	1,511,114	4,369,414	1.16%	2.03%	15.75%
56	15	100,000		10,000		(11,162)	1,655,233	4,512,117	1.29%	2.10%	14.05%
57	16	100,000		10,000		(1,220)	1,803,525	4,654,985	1.39%	2.17%	12.64%
58	17	100,000		1,220			1,946,839	4,788,786	1.49%	2.21%	11.45%
59	18	100,000					2,092,900	4,920,967	1.57%	2.25%	10.44%
60	19	100,000					2,242,997	5,052,876	1.64%	2.28%	9.58%
61	20	100,000					2,397,258	5,184,785	1.71%	2.32%	8.82%
62	21	100,000					2,576,122	5,317,151	1.84%	3.16%	8.17%
63	22	100,000					2,761,436	5,450,511	1.95%	3.19%	7.59%
64	23	100,000					2,953,632	5,585,252	2.05%	3.22%	7.09%
65	24	100,000					3,153,031	5,721,523	2.15%	3.26%	6.64%
66	25						3,273,466	5,820,445	2.26%	3.82%	6.32%
67	26						3,397,242	5,889,211	2.37%	3.78%	6.00%
68	27						3,524,553	5,959,238	2.45%	3.75%	5.72%
69	28						3,655,406	6,030,356	2.52%	3.71%	5.46%
70	29						3,789,833	6,102,595	2.59%	3.68%	5.24%
71	30						3,927,709	6,176,108	2.64%	3.64%	5.03%
72	31						4,068,762	6,251,298	2.69%	3.59%	4.85%
73	32						4,212,656	6,328,583	2.73%	3.54%	4.68%
74	33						4,359,480	6,407,918	2.76%	3.49%	4.53%
75	34						4,509,387	6,489,179	2.79%	3.44%	4.39%
76	35						4,662,285	6,572,257	2.82%	3.39%	4.26%
77	36						4,818,050	6,657,264	2.84%	3.34%	4.15%
78	37						4,976,481	6,744,551	2.85%	3.29%	4.04%
79	38						5,137,197	6,834,621	2.87%	3.23%	3.94%
80	39						5,299,968	6,927,774	2.88%	3.17%	3.85%
81	40						5,464,673	7,024,203	2.89%	3.11%	3.77%
82	41						5,630,973	7,123,824	2.89%	3.04%	3.69%

The Lafayette Life Insurance Company
Cincinnati, OH 45202-3341
Life Insurance In-force Illustration

Insured: John E Moriarty
Plan: Sentinel 15
Policy Number: A 0996105
Proposed Dividend Option: PUA
Proposed Riders: ABR

Issue Age: 41 Male
Proposed Class: Preferred No Tobacco
Base Insurance Amount: $2,561,106
Issue Date: 07/23/2015

Policy #4

Policy Owner:
John E Moriarty
236 E Swon Ave
Saint Louis, MO 63119-3033
Saint Louis, MO 63119-3033

		GUARANTEED (1)			NON-GUARANTEED (2)				
End Year Age	Year	Annualized Contract Prem (3)	Cash Value	Death Benefit	Premium Outlay (4)	Surr to Pay Premiums	Annual Dividend	Net Cash Value	Net Death Benefit
43	2	0	131,095	2,692,840	0	0	35,289	61,832	2,623,577
44	3	100,000	187,235	2,692,840	100,000	0	35,619	160,087	2,757,578
45	4	100,000	243,432	2,692,840	100,000	0	43,264	267,563	2,896,016
46	5	100,000	299,636	2,692,840	100,000	0	44,117	377,713	3,049,769
47	6	100,000	355,901	2,692,840	100,000	0	45,005	490,696	3,201,807
48	7	100,000	412,180	2,692,840	100,000	0	45,948	606,628	3,352,286
49	8	100,000	468,531	2,692,840	100,000	0	46,841	725,633	3,501,272
50	9	100,000	524,903	2,692,840	100,000	0	47,770	847,788	3,648,687
51	10	100,000	581,343	2,692,840	100,000	0	48,776	973,277	3,794,674
52	11	100,000	637,796	2,692,840	100,000	0	49,895	1,102,222	3,939,498
53	12	100,000	694,311	2,692,840	100,000	0	51,063	1,234,760	4,083,414
54	13	100,000	750,834	2,692,840	100,000	0	52,345	1,371,015	4,226,622
55	14	100,000	807,409	2,692,840	100,000	0	53,733	1,511,114	4,369,414
56	15	100,000	863,985	2,692,840	100,000	0	55,281	1,655,233	4,512,117
57	16	100,000	920,613	2,692,840	100,000	0	56,861	1,803,525	4,654,985
58	17	100,000	977,247	2,692,840	100,000	0	58,403	1,946,839	4,788,786
59	18	100,000	1,033,942	2,692,840	100,000	0	59,987	2,092,900	4,920,967
60	19	100,000	1,090,643	2,692,840	100,000	0	61,702	2,242,997	5,052,876
61	20	100,000	1,147,394	2,692,840	100,000	0	63,586	2,397,258	5,184,785
62	21	100,000	1,224,394	2,692,840	100,000	0	65,789	2,576,122	5,317,151
63	22	100,000	1,303,399	2,692,840	100,000	0	68,254	2,761,436	5,450,511
64	23	100,000	1,384,588	2,692,840	100,000	0	70,913	2,953,632	5,585,252
65	24	100,000	1,468,217	2,692,840	100,000	0	73,630	3,153,031	5,721,523
66	25	0	1,506,832	2,692,840	0	0	37,508	3,273,466	5,820,445
67	26	0	1,545,744	2,692,840	0	0	39,244	3,397,242	5,889,211
68	27	0	1,585,059	2,692,840	0	0	40,904	3,524,553	5,959,238
69	28	0	1,624,779	2,692,840	0	0	42,532	3,655,406	6,030,356
70	29	0	1,664,848	2,692,840	0	0	44,280	3,789,833	6,102,595
71	30	0	1,705,133	2,692,840	0	0	46,172	3,927,709	6,176,108
72	31	0	1,745,337	2,692,840	0	0	48,444	4,068,762	6,251,298
73	32	0	1,785,191	2,692,840	0	0	50,986	4,212,656	6,328,583
74	33	0	1,824,776	2,692,840	0	0	53,412	4,359,480	6,407,918
75	34	0	1,864,145	2,692,840	0	0	55,852	4,509,387	6,489,179
76	35	0	1,903,272	2,692,840	0	0	58,250	4,662,285	6,572,257
77	36	0	1,942,022	2,692,840	0	0	60,842	4,818,050	6,657,264
78	37	0	1,980,180	2,692,840	0	0	63,764	4,976,481	6,744,551
79	38	0	2,017,422	2,692,840	0	0	67,122	5,137,197	6,834,621
80	39	0	2,053,587	2,692,840	0	0	70,681	5,299,968	6,927,774
81	40	0	2,088,567	2,692,840	0	0	74,427	5,464,673	7,024,203

This in-force illustration is not valid without all 9 pages. This illustration is not a promise of future policy performance. Coverage is subject to the terms and conditions of the life insurance policy and any riders (the "Policy.")

The Lafayette Life Insurance Company
Cincinnati, OH 45202-3341

Life Insurance In-force Illustration - Loan Supplemental Report

Insured: John E Moriarty
Plan: Sentinel 15
Policy Number: A 0996105
Proposed Dividend Option: PUA
Proposed Riders: ABR

Issue Age: 41 Male
Proposed Class: Preferred No Tobacco
Base Insurance Amount: $2,561,106
Issue Date: 07/23/2015

NON-GUARANTEED ASSUMPTIONS

Age	Year	Contract Premium	Partial Surrender	Loan Amt. Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance	Net Premium Outlay	Net Cash Value	Net Death Benefit
43	2	0	0	0	4,552	104,552	0	61,832	2,623,577
44	3	100,000	0	-10,000	4,728	99,279	110,000	160,087	2,757,578
45	4	100,000	0	-10,000	4,464	93,743	110,000	267,563	2,896,016
46	5	100,000	0	-10,000	4,187	87,931	110,000	377,713	3,049,769
47	6	100,000	0	-10,000	3,897	81,827	110,000	490,696	3,201,807
48	7	100,000	0	-10,000	3,591	75,418	110,000	606,628	3,352,286
49	8	100,000	0	-10,000	3,271	68,689	110,000	725,633	3,501,272
50	9	100,000	0	-10,000	2,934	61,624	110,000	847,788	3,648,687
51	10	100,000	0	-10,000	2,581	54,205	110,000	973,277	3,794,674
52	11	100,000	0	-10,000	2,210	46,415	110,000	1,102,222	3,939,498
53	12	100,000	0	-10,000	1,821	38,236	110,000	1,234,760	4,083,414
54	13	100,000	0	-10,000	1,412	29,648	110,000	1,371,015	4,226,622
55	14	100,000	0	-10,000	982	20,630	110,000	1,511,114	4,369,414
56	15	100,000	0	-10,000	532	11,162	110,000	1,655,233	4,512,117
57	16	100,000	0	-10,000	58	1,220	110,000	1,803,525	4,654,985
58	17	100,000	0	-1,220	0	0	101,220	1,946,839	4,788,786
59	18	100,000	0	0	0	0	100,000	2,092,900	4,920,967
60	19	100,000	0	0	0	0	100,000	2,242,997	5,052,876
61	20	100,000	0	0	0	0	100,000	2,397,258	5,184,785
62	21	100,000	0	0	0	0	100,000	2,576,122	5,317,151
63	22	100,000	0	0	0	0	100,000	2,761,436	5,450,511
64	23	100,000	0	0	0	0	100,000	2,953,632	5,585,252
65	24	100,000	0	0	0	0	100,000	3,153,031	5,721,523
66	25	0	0	0	0	0	0	3,273,466	5,820,445
67	26	0	0	0	0	0	0	3,397,242	5,889,211
68	27	0	0	0	0	0	0	3,524,553	5,959,238
69	28	0	0	0	0	0	0	3,655,406	6,030,356
70	29	0	0	0	0	0	0	3,789,833	6,102,595
71	30	0	0	0	0	0	0	3,927,709	6,176,108
72	31	0	0	0	0	0	0	4,068,762	6,251,298
73	32	0	0	0	0	0	0	4,212,656	6,328,583
74	33	0	0	0	0	0	0	4,359,480	6,407,918
75	34	0	0	0	0	0	0	4,509,387	6,489,179
76	35	0	0	0	0	0	0	4,662,285	6,572,257
77	36	0	0	0	0	0	0	4,818,050	6,657,264
78	37	0	0	0	0	0	0	4,976,481	6,744,551
79	38	0	0	0	0	0	0	5,137,197	6,834,621
80	39	0	0	0	0	0	0	5,299,968	6,927,774
81	40	0	0	0	0	0	0	5,464,673	7,024,203
82	41	0	0	0	0	0	0	5,630,973	7,123,824
83	42	0	0	0	0	0	0	5,799,036	7,226,427
84	43	0	0	0	0	0	0	5,968,749	7,331,945
85	44	0	0	0	0	0	0	6,139,625	7,440,356
86	45	0	0	0	0	0	0	6,310,946	7,551,597
87	46	0	0	0	0	0	0	6,482,208	7,665,700
88	47	0	0	0	0	0	0	6,651,373	7,780,991
89	48	0	0	0	0	0	0	6,818,075	7,897,135
90	49	0	0	0	0	0	0	6,981,911	8,014,094

This in-force illustration is not valid without all 9 pages. This illustration is not a promise of future policy performance. Coverage is subject to the terms and conditions of the life insurance policy and any riders (the "Policy.")

Moriarty Family Banking System
Policy #4

Annual Report

For Policy Year Ending 07/23/2016 Yr 1

Policy Number:	A 0996105
Issued:	07/23/2015
Insured:	JOHN E MORIARTY
Primary Beneficiary and Relationship:	E3 WEALTH, LLC JOHN E MORIARTY LIVING TRUST DATE 1
Your Lafayette Life Representative: 05793	JOHN MORIARTY CHFC 340 S TRUMAN BLVD CRYSTAL CITY, MO 63019 TEL· NO· (314) 432-9540

Policyowner

JOHN E MORIARTY AND ASSOCIATES LLC
10825 WATSON ROAD
SUITE 100
SUNSET HILLS MO 63127

Your Policy Premium and Benefits

Base Policy: LIFE PAID-UP AT 65

Gross premium $99,999·97
Payable By Direct Pay (ANNUAL)

Policy and Rider Benefits	Amount of Insurance	Cash Value
Base Policy	$2,561,106·00	$39,978·86
Contingent Paid-up Addition	131,734·38	34,984·70
Premium Deposit Fund	100,177·35	100,177·35
TOTALS	$2,793,017·73	$175,140·91
	- 100,177.35	- 100,177.35
	$2,692,840.38	$74,963.56
Accelerated Benefit Rider		

Side Fund for Next Year's Premium

Gross & NET

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· The additions for the first policy year is contingent upon payment of the entire premium for the second policy year·

How Your Dividends Have Been Used

Current dividend option is:
Used to Buy Paid-up Additions

Special Policy that is a high dividend contract

Base Policy

Contingent Dividend	$34,984·70
Paid-up Additional Insurance	
Previous Amount	$0·00
Current Amount	131,734·38
Total	$131,734·38

Deposit Information

Premium Deposit Fund
New Balance $100,177·35

Side Account pay 12 (Taxable)
This is used as an account to store future premiums for the policy.

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 1-866-937-5542, writing to The Lafayette Life Insurance Company, 400 Broadway, Cincinnati, OH 45202-3341, or contacting your insurance producer· If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department·

Client Name: John Moriarty
Policy Number: A0996105
Issue Date: 7/23/2015

		PERCENTAGES	(CV/Total Premiums)	(Dividend/ Total Prem minus Loans)	(Total Dividends/ Total Premiums)		(DB Added/ Dividends)				
Anniversary Date	Annual Premiums Received	Total Premiums Received	Gross Cash Value of Policy	Annual Dividend Paid	Total Dividends Received	Death Benefit (DB)added by Dividend	Total DB added by Dividends (PUA)	Total Gross Death Benefit on Policy	Outstanding Loan Balance	Annual Loan Interest CHARGED	Total Loan Interest CHARGED
7/23/2016	$100,000	$100,000	$75,141	$34,985	$34,985	$131,734	$131,734	$2,793,018	$ -	$ -	$ -
			75.14%	34.98%	34.98%		376.55%				