

**INDIANAPOLIS LIFE INSURANCE COMPANY...**  
A tradition of quality, service and financial strength

Indianapolis Life Insurance Company is a subsidiary of AmerUs Group Co., an Iowa corporation located in Des Moines, Iowa. AmerUs Group is the publicly-owned holding company for its life insurance and annuity companies, which market and distribute a full range of individual life insurance and annuity products.

As of June 30, 2005 AmerUs Group's total assets were \$24.2 billion and shareholder's equity totaled \$1.7 billion, including accumulated other comprehensive income.

**INDIANAPOLIS LIFE**

An **AMERUS** Company

**Indianapolis Life Insurance Company**

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**A G E N T G U I D E**



**C R O W N**

*Choice*

**SINGLE PREMIUM LIFE**

Picture  
the  
Possibilities  
*for You and Your Clients*

**INDIANAPOLIS LIFE**  
An **AMERUS** Company

# Crown Choice

SINGLE PREMIUM LIFE



## Picture the Possibilities *for You and Your Clients*

The Crown Choice Single Premium Life Insurance plan is designed to provide your senior clients with a life insurance solution that could help them pass on a larger legacy to their heirs— with a death benefit that, in most cases, is received income tax-free by the named beneficiary.



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These materials are solely to be used by Agents of Indianapolis Life Insurance Company to become familiar with Crown Choice Single Premium Life. Refer to Policy Form 3UBJ05 for complete details.

## Crown Choice Single Premium Life

### Description and Highlights

- Guaranteed Death Benefit for a single premium
- Guaranteed Return of Premium in year seven and beyond
- Guaranteed minimum interest rate of 3%
- Safe and efficient “Legacy Asset” that transfers to heirs
- Life insurance death benefit, in most cases, passes income TAX-FREE to the beneficiary
- Interest grows tax-deferred
- Simplified underwriting, no medical exams—standard through Table 4!
- 10% Beneficiary Settlement Option Enhancement\*
- Penalty-free withdrawals available beginning in year two\*\*
- Potentially increasing death benefit
- Nursing Home and Accelerated Death Benefit Riders give access to dollars when specific health conditions are met

\* May not be available in all states.

\*\* Withdrawals will reduce the guaranteed death benefit. If the policy is a MEC, withdrawals will be taxed as income to the extent that there is a gain in the contract.

### Who Can Benefit from Single Premium Life?

- Your senior clients who have money that they hope to pass on to their family
- Customers who wish to boost their estate legacy and pass it to heirs in a tax-advantaged manner
- Clients who are in good health and don’t need the money for income
- Clients with inforce deferred annuities from which they do not plan to take withdrawals, and they do not plan to annuitize^
- Your client with dollars in various savings vehicles such as savings accounts, money market accounts and CDs that are not needed for current income
- Clients who have a favorite charity and want to leave a specified amount that is larger than their original contribution—the single premium may be tax-deductible
- Your customers with dollars in bonds, equities or IRAs/401(k)s who want to pass on an enhanced benefit upon death^
- Clients who own current life policies that may not be performing as expected or policies that do not include a guaranteed death benefit^

^ Taxation normally required, based on any gain at the time of surrender or transfer. Penalties or surrender charges may apply on the existing products.

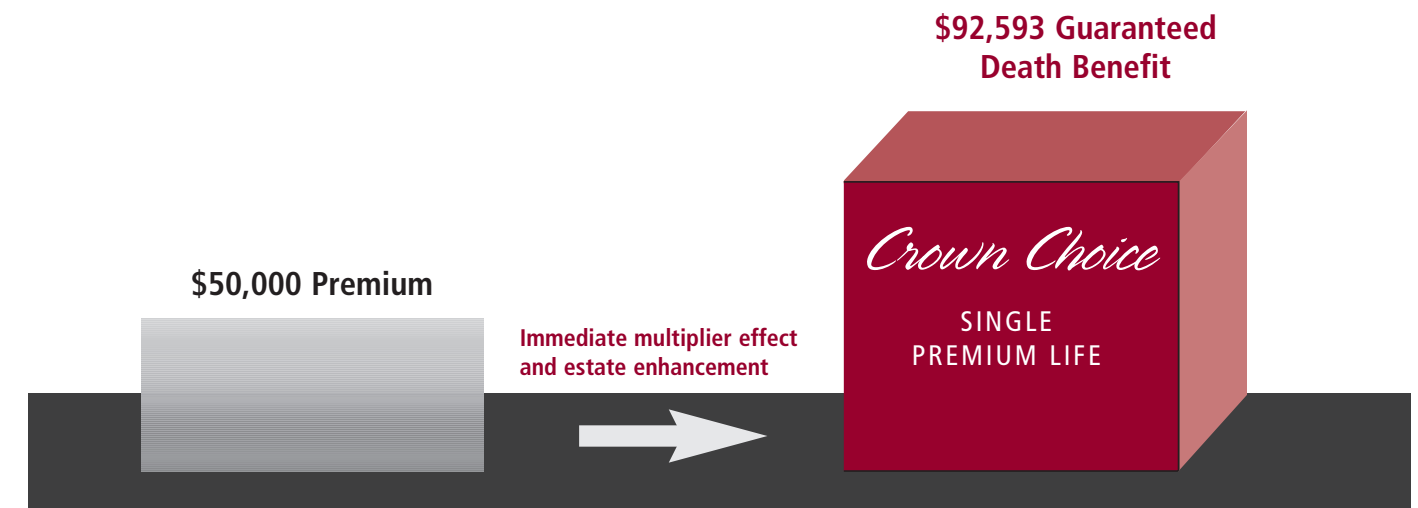
## How Crown Choice Single Premium Life Works—At a Glance



Joan\* is a widow with three grown children. She has \$50,000 in a Certificate of Deposit that she does not need for income or other day-to-day living expenses. Her CD is earning a low rate of interest and her interest earnings are taxed each year. She would like this money to be passed on to her children someday.

Joan’s insurance agent was able to show her how she could move the \$50,000 into a Crown Choice Single Premium Life insurance policy and increase the amount she passes to her children dramatically. Plus, since life insurance proceeds are generally income tax-free and avoid probate, the effects on her estate are even more dramatic.

\*Hypothetical example using a Crown Choice Single Premium Life for a 65-year old female, non-tobacco user.



## Product Specifications

### Issue Ages:

50-85, age last birthday.

### Underwriting Classes:

- Non-tobacco
- Tobacco

### Simplified Underwriting:

- This product is underwritten on a simplified basis only (as described below).
- Available up to the *Net Amount at Risk (NAR = Face Amount – Single Premium)*.
- Up to 4 tables will be considered standard.
- No table ratings or flat extras will be issued.

### Simplified Underwriting Limits (Maximums):

Issue Ages	Maximum Net Amt. at Risk Per Life
50-70	\$150,000
71-75	\$100,000
76-85	\$50,000

### Risk Charges:

- Current Cost of Insurance (COI) rates vary by age, gender and tobacco use
- Guaranteed COI rates are based on the 2001 CSO mortality table.

### Premium Guarantee:\*

Guaranteed return of premium in policy year seven and beyond.

### Minimum Premium:

Greater of \$10,000 or the amount required for a \$25,000 face amount.

\* This guarantee will no longer be applicable if a withdrawal is made, a loan is taken, an accelerated benefit is taken, and/or the Life Protector Rider is triggered.

### Maximum Premium:

Initial premium limited to the amount that generates the maximum per-life net amount at risk, subject to the Company's maximum retention limits (see chart on page 13).

### Premium Basis:

Non-qualified sales only.

### Guaranteed Interest Rate:

3% minimum annual effective interest rate guarantee.

### No-Lapse Guarantee:

Lifetime Guaranteed Death Benefit equal to the initial face amount. Loans, withdrawals, and accelerations of the death benefit impact the guarantee as described in this guide.

### Death Benefit:

Only one death benefit option is available on Crown Choice Single Premium Life—the Level Death Benefit Option (Option 1).

### Paid-Up Policy:

The death benefit is guaranteed for life with the payment of the single premium.\*\* Policy charges cease at age 121.

\*\* If no loans, withdrawals or accelerated benefits are taken.

### Withdrawals:\*

Free withdrawals of up to 10% of available net cash value per policy year are available after year one; withdrawals reduce the face amount proportionally. *For example, if the face amount is \$270,000, the account value is \$100,000 and a \$10,000 withdrawal is taken, the face amount would be reduced by \$27,000 (\$10,000/\$100,000 x \$270,000).*

Withdrawals in excess of the 10% free withdrawal will be subject to surrender charges during the surrender charge period.

### Surrender Charges:

- 12-year decreasing schedule based on the initial premium
- No MVAs (Market Value Adjustments)
- The full death benefit is payable upon death and no surrender charges apply
- Surrenders in year one are subject to the commission chargeback schedule below:
  - 100% in months 1- 4
  - 66.7% in months 5 – 8
  - 33.33% in months 9 - 12

### Percent of Initial Premium

Year	1	2	3	4	5	6	7	8	9	10	11	12	13
Issue Ages 50-75	7.0%	6.5%	6.0%	5.5%	5.0%	4.5%	4.0%	3.5%	3.0%	2.5%	2.0%	1.5%	0.0%
Issue Ages 76-85	6.0%	5.5%	5.0%	4.5%	4.0%	3.5%	3.0%	2.5%	2.0%	1.5%	1.0%	0.5%	0.0%

### Loans:\*

Annually declared (fixed) loans are available in all years; a fixed rate equivalent to 4.5% is charged in advance. Interest credited to loaned values is credited with the guaranteed rate of 3.0%, **resulting in a low 1.5% net cost to borrow**. Any unpaid loan and loan interest will suspend the guaranteed death benefit.

Keep in mind that, since the majority of policies will be Modified Endowment Contracts (MECs), a policy loan will be taxable to the extent that there is gain in the contract at the time of the loan. In addition, if interest on the loan is not paid, it constitutes an additional loan amount, which could also be subject to tax.

\* Policy loans will reduce the death benefit and suspend the guarantee until repaid. Withdrawals will reduce the guaranteed death benefit. If the policy is a MEC, loans and withdrawals will be taxed as income to the extent that there is a gain in the contract.



### Policy Expenses and Charges:

- 7% premium load.
- Per \$1,000 of face amount expense charge based on age, gender & risk class (Charges are guaranteed for all years, but are projected to only be charged for five years).
- \$6 per month expense charge.
- Cost of Insurance charges based on net amount at risk.

### 10% Enhanced Beneficiary Settlement Option:\*

Upon the death of the insured, the beneficiary can elect to receive their proceeds via a lump sum, or they can select a settlement option. If a settlement option is elected, the net death proceeds are enhanced with a 10% bonus if the beneficiary elects an option with at least a 10-year guarantee.

### Premium Sources and 1035 Exchanges:

Exchanges from inforce life insurance policies are allowed. Use our 1035 Exchange Packet and Transmittal Form (11958) for tax-free exchanges. This packet includes all of the forms needed, plus a complete set of instructions. State replacement regulations also apply.

IRS Section 1035 does not allow tax-free exchanges from an annuity to a life insurance policy. However, we will facilitate the surrender of an annuity using our form (15032). All surrenders of inforce annuities will be treated as a surrender for tax purposes, and the owner will receive a 1099R from the replacing company showing any taxable gain. Surrendering an annuity to purchase this policy may also be subject to state replacement regulations.

If premium comes from other sources, such as CDs, money market funds or mutual funds, these sources may also be subject to taxation or surrender charges. Form (15032) will also facilitate these transfers.

### Please Note:

The policy will not be issued under the 1035 Exchange until all premiums are received.

### Modified Endowment Contract (MEC):

In most cases, the Crown Choice Single Premium Life policy will be issued as a Modified Endowment Contract (MEC). A MEC is a life insurance contract that fails to meet the seven pay test. A life insurance policy will fail the seven pay test if the accumulated premiums paid at any time during the first seven policy years exceed a certain net level premium calculation determined by a set formula. Because this policy requires the payment of only one premium, in most cases this payment will cause the policy to automatically fail the seven pay test.

If the policy is a MEC, loans, withdrawals, surrenders and assignments will be taxed as income to the extent that there is a gain in the contract. A gain exists if the account value, as defined in the policy, exceeds the cost basis (premiums paid). Additionally, policyowners may be subject to a 10% IRS penalty on the taxable portion of any policy loan, withdrawal, assignment or surrender made before age 59½. However, death benefit proceeds paid to the beneficiary are income tax free in most cases, and the growth of the policy's cash value is income tax deferred.

### Illustrations:

This is a non-illustrated product, under the NAIC Model Illustration regulation. For this reason, ONLY guaranteed values may be shown. An optional 'guaranteed benefits' report is available through the "Sales Solutions" illustration software. You may access the web version of "Sales Solutions" at any time via our website, [www.indylifeline.com](http://www.indylifeline.com).

## Riders\*

### Nursing Home Waiver

There is no charge for this rider and it is automatically included where available. In the event that the insured enters a qualified hospital or inpatient nursing home for at least 30 consecutive days on the recommendation of a physician, the insured may annually withdraw up to 25% of the policy's account value less any policy loans, without incurring a surrender charge. A \$25 fee is assessed at the time of withdrawal. In most cases, benefits received under this rider will be subject to tax under the MEC rules described in the previous section. (Form 31041F02)

### Accelerated Death Benefit Rider

There is no charge for this rider and it is also automatically included where available. With this rider, the policyowner may access up to 50% of the policy face amount—up to \$250,000—in the event the insured is diagnosed with a life expectancy of 12 months or less. The minimum accelerated benefit amount is \$500. Exercise of this benefit establishes a lien on the policy (except in Mississippi, New Jersey and Texas), and the net death benefit is reduced by the amount of the accelerated benefit and accrued interest on the payment. A processing fee will be assessed at the time of exercise. (Form TABR-93)

### Life Protector Rider

This optional rider, designed for non-MEC policies, prevents the policy from lapsing as a result of loan indebtedness, eliminating the negative tax consequences for non-MEC policies upon such a lapse. There is no premium charged for the rider. In order for the rider to be activated, the policy must be in force for at least five years, the insured must be at least 75 years old and the loan indebtedness of the policy (loan amount/account value) must be at least 83.5%. A one-time charge of 16% of the account value is applied when the rider is exercised, and the death benefit is reduced. (Form 3PUUAB05)



\* Availability of riders may vary by state. Please see rider specifications for complete details, and please check agent's website for current state approvals.

\* May not be available in all states.

## Simplified Underwriting

The Crown Choice Single Premium Life uses simplified underwriting via the TeleApp program. With TeleApp, you do the selling and we take care of all the rest.

For the Crown Choice Single Premium Life,

1. Complete the "Simplified Issue" TeleApp application with all appropriate signatures and dates.\*
2. Give your client the TeleApp brochure (form #62016).
3. Prepare your client to expect a short telephone interview for medical questions.



**AMERUS Life** and **INDIANAPOLIS LIFE** logos. **TeleApp Application for Simplified Issue**

Proposed Insured Information: Name, Address, City, State, ZIP, County, Parish, Birth Date, Birth State, Social Security Number, Driver's Lic. #, Duration of Employment.

Owner Information: Name, Birth Date, Address, City, State, ZIP, Relationship, Joint Owner, Contingent Owner, Main Notices To, Other Notice Address.

Beneficiary Information: Primary Beneficiary(ies), Contingent Beneficiary(ies).

Plan Information: Plan Applied, Life Product, Balance Class, UL Death Bn.

**PREMIUM INFORMATION**

PREMIUM DIRECTION:  INTEREST CREDITING STRATEGY 1-YR PIP % MAS % MCS % MRS %  
 INTEREST CREDITING STRATEGY 5-YR Fixed Term %  
 INTEREST CREDITING STRATEGY

HAS THE PREMIUM FOR THE POLICY APPLIED FOR BEEN GIVEN TO THE AGENT IN EXCHANGE FOR THE CONDITIONAL LIFE INSURANCE AGREEMENT?  
 YES  NO AMOUNT \$ HOW PAID?  CHECK  OTHER (specify) \_\_\_\_\_  
 PREMIUM  PLANNED PREMIUM \$  OTHER \_\_\_\_\_  
 POLICY DATE (optional) \_\_\_\_\_ ADDITIONAL PREMIUM (lump sum) \$ \_\_\_\_\_

**INSURANCE IN FORCE ON PROPOSED INSURED**

ARE ANY LIFE INSURANCE OR ANNUITY CONTRACTS IN FORCE?  Yes  No  
 If yes, complete sections below. (Attach separate sheet if necessary)

Company	Amount	WP?	Personal/Business	Year Issued	Replacing?	Amount ADB

WILL ANY ANNUITY OR LIFE INSURANCE PRESENTLY OR RECENTLY IN FORCE BE REPLACED OR CHANGED BY THIS POLICY APPLIED FOR?  Yes  No  
 HAVE YOU EVER BEEN DECLINED, RATED, OR HAD COVERAGE MODIFIED OR WITHDRAWN, OR REINSTATEMENT DECLINED BY ANY INSURANCE COMPANY?  Yes  No  
 WITHIN THE LAST YEAR, HAS ANY OTHER LIFE, HEALTH OR LONG TERM CARE INSURANCE BEEN ISSUED OR APPLIED FOR, OR IS ANY TO BE APPLIED FOR?  Yes  No

**PART A**  
 (A "Yes" answer to this part of the application disqualifies the applicant for Life Insurance.)  
 IN THE PAST 12 MONTHS HAVE YOU BEEN TREATED FOR INTERNAL CANCER, MALIGNANT MELANOMA, LEUKEMIA, ALZHEIMER'S DISEASE OR HAD AN ORGAN TRANSPLANT, HEART ATTACK, HEART SURGERY, STROKE, ANEURYSM OR KIDNEY DIALYSIS?  Yes  No  
 ARE YOU CURRENTLY HOSPITALIZED, BEDRIDDEN, RECEIVING OXYGEN OR BEEN ADVISED THAT YOU HAVE A TERMINAL ILLNESS?  Yes  No

**PART B**  
 HAVE YOU EVER HAD OR BEEN TREATED BY A MEDICAL PROFESSIONAL FOR DIABETES, HEART DISEASE, CANCER, ALCOHOLISM OR DRUG ABUSE?  Yes  No  
 Provide details here for any Yes answer in this section.

**ADDITIONAL INSTRUCTIONS**

**\*PLEASE NOTE that if either of the two questions in Part A of the simplified TeleApp application is answered 'yes,' then you are NOT AUTHORIZED to submit the life insurance application. You may want to offer your client an annuity. The two questions are:**

1. In the past 12 months has the proposed insured been treated for internal cancer, malignant melanoma, leukemia, Alzheimer's Disease or had an organ transplant, heart attack, heart surgery, stroke, aneurysm or kidney disease?
2. Are you currently hospitalized, bedridden, receiving oxygen or been advised that you have a terminal illness?

Make sure the following additional items are completed, signed and submitted with the Fax Transmittal form (62023).

- Replacement forms.
- Other compliance forms as may be required in your state.



The complete list of required forms for your state can be accessed via the New Business Wizard on IndyLifeLine. With one click of the mouse, you will have all the forms you need!

## Fax applications and forms to (888) 329-1329

Use our FAX TRANSMITTAL form 62023 to document the items you are faxing.

When the telephone interview is complete, the home office underwriting staff will do one of three things:

- Accept the application and issue the policy; or
- Reject the life application; or
- Determine the need for medical records. If medical records are required, the underwriter will notify the agent to determine if they wish to proceed with a life application for a different product.

When the policy is approved, the simplified application, along with a copy of the full application completed by telephone, will be included as part of the contract and will require the client's signature on delivery.

## Tips for smooth processing ...

### Application

- Check appropriate company.
- Print clearly with black ink.
- Have corrections initialed and dated by the proposed insured/owner. Do not use white out.
- Include the proposed insured's full name on question #1 and have them sign identically on page 3.
- Prepare your client(s) to expect a short telephone interview for medical questions. **(The home office will order the MIB).**

### Premium

- All premium collected (as well as the other items faxed) should be documented on our FAX TRANSMITTAL form 62023.
- The initial premium should then be submitted to the home office. Please note the policy number on the check. Policy numbers will be available on IndyLifeLine shortly after the application is faxed.
- When premium is collected, at the time of application, make sure to give a copy of the conditional receipt (form 15738\*) to the owner.
- Original applications that were faxed to the home office **do not need to be mailed.**
- The policy will be issued ONLY after all premium is received.

\* State variations of this form apply for Kansas (15673), Missouri (15674) and New Hampshire (15739). Check the New Business Wizard on IndyLifeLine for the most current forms in your state.

## Processing Times

It is anticipated that a majority of the applications that are submitted will be approved. In most cases where medical records are NOT required, policies should be issued in about a week of the receipt of the application in the home office.

In cases where medical records are required, and the agent has agreed to continue underwriting, an average of three weeks is generally needed to complete the process.



## Medical Impairment Field Underwriting Guidelines

This medical impairment guide is designed to assist you in establishing an idea of how underwriting might be handled for particular medical conditions. This guide is not meant to be all-inclusive, and the Indianapolis Life underwriting department reserves the right to make final decisions on all individuals.

### Category I - Usually Acceptable

*Assumes adequate treatment and no multiple impairments.*

**Anemia** - iron deficiency  
**Aneurysm** - operated  
**Diabetes** - not requiring insulin  
**Discoid Lupus Erythematosus**  
**Emphysema, COPD** - in a nonsmoker  
**Epilepsy**  
**High Blood Pressure**  
**Kidney Disease** - without kidney failure  
**Melanoma**  
**Psychosis** - treated  
**Ulcerative Colitis**

### Category II - Individual Consideration

*Please call Underwriting for approval*

**Coronary Bypass or Angioplasty** (Generally not acceptable if within 1 year)  
**Diabetes** - Insulin Dependent  
**Heart Attack or Angina**  
**Heart Disease**  
**Heart Valve Operation**  
**Peripheral Vascular Disease**  
**Stroke**

### Category III - Not Acceptable

#### A. Central Nervous System

**Alcohol and/or Drug Abuse** - with treatment or drug abuse within 3 years  
**Alzheimer's Disease**  
**Depression** - with history of contemplated or attempted suicide  
**Guillain Barre Syndrome**  
**Lou Gehrig's Disease (ALS - Amyotrophic Lateral Sclerosis)**  
**Organic Brain Syndrome, Senility**  
**Paralysis** - paraplegia, triplegia, quadriplegia  
**Parkinsonism**  
**Psychosis** - not treated

#### B. Cardiovascular

**Aneurysm** - nonoperative  
**Cardiomyopathy**  
**Congestive Heart Failure**  
**Pacemaker** - implant within one year  
**Ventricular Fibrillation**

#### C. Other

**AIDS or HIV positive**  
**Any organ transplant**  
**Cancer** - Leukemias; Lymphomas; Internal and/or invasive within 5 years  
**Cirrhosis**  
**Currently hospitalized; bedridden; receiving oxygen**  
**Huntington's Chorea in family history**  
**Kidney Failure, Dialysis, Uremia**  
**Muscular Dystrophy**  
**Other Terminal Illness**  
**Pancreatitis** - within one year  
**Polycystic Kidney Disease**  
**Scleroderma or Systemic Lupus Erythematosus**

## Build Chart

### Minimum/Maximum Build Chart for SPL product

Height	Minimum Weight	Maximum Weight
4' 8"	92	184
4' 9"	95	191
4' 10"	98	198
4' 11"	101	205
5' 0"	105	212
5' 1"	108	219
5' 2"	111	226
5' 3"	114	233
5' 4"	118	241
5' 5"	121	248
5' 6"	124	256
5' 7"	128	264
5' 8"	131	272
5' 9"	135	280
5' 10"	139	288
5' 11"	142	296
6' 0"	146	305
6' 1"	150	313
6' 2"	154	322
6' 3"	158	331
6' 4"	162	340
6' 5"	166	349
6' 6"	170	358
6' 7"	174	367
6' 8"	178	376
6' 9"	182	386
6' 10"	187	395
6' 11"	191	405

## Rate Factor/ Death Benefit Calculator

**Instructions:** Multiply premium amount by the appropriate factor from the columns below to determine the approximate death benefit amount. Due to mathematical rounding factors, the actual death benefit will be slightly higher.

(Remember there is a \$10,000 minimum premium and a \$25,000 minimum face amount.)

Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
50	2.53	1.87	2.81	2.17
51	2.46	1.84	2.73	2.12
52	2.38	1.81	2.64	2.07
53	2.31	1.78	2.56	2.02
54	2.24	1.75	2.48	1.97
55	2.18	1.73	2.42	1.93
56	2.13	1.69	2.35	1.89
57	2.07	1.65	2.28	1.85
58	2.02	1.61	2.21	1.82
59	1.96	1.58	2.15	1.78
60	1.92	1.55	2.10	1.76
61	1.86	1.51	2.04	1.72
62	1.81	1.48	1.99	1.69
63	1.76	1.45	1.94	1.66
64	1.71	1.42	1.89	1.63
65	1.68	1.39	1.85	1.61
66	1.63	1.36	1.81	1.58
67	1.60	1.34	1.76	1.55
68	1.56	1.31	1.73	1.51
69	1.52	1.29	1.69	1.49
70	1.49	1.26	1.66	1.46
71	1.45	1.24	1.61	1.43
72	1.41	1.22	1.57	1.40
73	1.37	1.20	1.53	1.37
74	1.34	1.19	1.49	1.34
75	1.31	1.17	1.46	1.31
76	1.28	1.15	1.43	1.29
77	1.25	1.14	1.39	1.27
78	1.23	1.12	1.36	1.25
79	1.20	1.10	1.33	1.22
80	1.18	1.09	1.30	1.21
81	1.16	1.08	1.28	1.20
82	1.15	1.08	1.26	1.19
83	1.13	1.07	1.24	1.18
84	1.11	1.07	1.22	1.17
85	1.10	1.07	1.20	1.16

## Maximum Premium and Death Benefit Guide

Use this table to determine the maximum Death Benefit and/or Premium that will be allowed for a client.

(Remember that the premium is limited to the amount that generates the maximum per-life net amount at risk, and is subject to the company's maximum retention limits.)

Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
50	\$97,525	\$247,525	\$171,199	\$321,199	\$82,558	\$232,558	\$127,264	\$277,264
51	\$102,525	\$252,525	\$177,511	\$327,511	\$86,593	\$236,593	\$133,554	\$283,554
52	\$108,176	\$258,176	\$184,076	\$334,076	\$91,158	\$241,158	\$140,135	\$290,135
53	\$114,085	\$264,085	\$191,686	\$341,686	\$95,902	\$245,902	\$147,030	\$297,030
54	\$120,758	\$270,758	\$199,650	\$349,650	\$100,836	\$250,836	\$154,260	\$304,260
55	\$126,243	\$276,243	\$205,450	\$355,450	\$105,102	\$255,102	\$160,559	\$310,559
56	\$132,486	\$282,486	\$216,748	\$366,748	\$110,870	\$260,870	\$167,125	\$317,125
57	\$139,575	\$289,575	\$228,788	\$378,788	\$116,904	\$266,904	\$174,675	\$324,675
58	\$147,030	\$297,030	\$242,670	\$392,670	\$123,224	\$273,224	\$182,594	\$332,594
59	\$154,878	\$304,878	\$257,609	\$407,609	\$130,374	\$280,374	\$190,909	\$340,909
60	\$162,500	\$312,500	\$270,168	\$420,168	\$136,260	\$286,260	\$197,222	\$347,222
61	\$172,581	\$322,581	\$288,596	\$438,596	\$143,542	\$293,542	\$206,295	\$356,295
62	\$183,333	\$333,333	\$308,716	\$458,716	\$151,205	\$301,205	\$215,854	\$365,854
63	\$195,622	\$345,622	\$330,769	\$480,769	\$159,278	\$309,278	\$225,940	\$375,940
64	\$208,852	\$358,852	\$356,757	\$506,757	\$168,471	\$318,471	\$236,598	\$386,598
65	\$220,370	\$370,370	\$380,035	\$530,035	\$176,087	\$326,087	\$244,737	\$394,737
66	\$234,615	\$384,615	\$407,621	\$557,621	\$184,821	\$334,821	\$257,609	\$407,609
67	\$250,000	\$400,000	\$438,235	\$588,235	\$194,828	\$344,828	\$272,535	\$422,535
68	\$267,827	\$417,827	\$475,000	\$625,000	\$205,450	\$355,450	\$288,596	\$438,596
69	\$287,318	\$437,318	\$516,667	\$666,667	\$216,748	\$366,748	\$305,927	\$455,927
70	\$304,545	\$454,545	\$557,547	\$707,547	\$226,884	\$376,884	\$321,698	\$471,698
71	\$220,513	\$320,513	\$402,513	\$502,513	\$161,780	\$261,780	\$230,033	\$330,033
72	\$240,136	\$340,136	\$437,634	\$537,634	\$173,224	\$273,224	\$248,432	\$348,432
73	\$263,636	\$363,636	\$478,035	\$578,035	\$186,533	\$286,533	\$269,004	\$369,004
74	\$290,625	\$390,625	\$525,000	\$625,000	\$201,205	\$301,205	\$292,157	\$392,157
75	\$316,667	\$416,667	\$566,667	\$666,667	\$215,457	\$315,457	\$316,667	\$416,667
76	\$174,215	\$224,215	\$314,964	\$364,964	\$116,113	\$166,113	\$170,264	\$220,264
77	\$192,718	\$242,718	\$353,226	\$403,226	\$126,056	\$176,056	\$183,645	\$233,645
78	\$215,957	\$265,957	\$404,545	\$454,545	\$137,266	\$187,266	\$200,000	\$250,000
79	\$244,118	\$294,118	\$470,833	\$520,833	\$150,000	\$200,000	\$218,817	\$268,817
80	\$272,581	\$322,581	\$538,235	\$588,235	\$162,766	\$212,766	\$235,714	\$285,714
81	\$299,650	\$349,650	\$567,284	\$617,284	\$175,225	\$225,225	\$247,619	\$297,619
82	\$331,679	\$381,679	\$599,351	\$649,351	\$189,234	\$239,234	\$260,559	\$310,559
83	\$370,168	\$420,168	\$634,932	\$684,932	\$205,102	\$255,102	\$274,675	\$324,675
84	\$417,290	\$467,290	\$674,638	\$724,638	\$223,224	\$273,224	\$290,136	\$340,136
85	\$470,833	\$520,833	\$696,269	\$746,269	\$240,698	\$290,698	\$299,650	\$349,650

## Death Benefit Guide for Specific Premium Amounts

Use this table to determine the Death Benefit for the specific premium amounts shown.

### Male Non-Tobacco

Premium	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000
Age	Initial Death Benefit						
50	\$25,381	\$50,761	\$76,142	\$101,523	\$126,904	\$190,355	NA
51	NA	\$49,261	\$73,892	\$98,522	\$123,153	\$184,729	\$246,305
52	NA	\$47,733	\$71,599	\$95,465	\$119,332	\$178,998	\$238,663
53	NA	\$46,296	\$69,444	\$92,593	\$115,741	\$173,611	\$231,481
54	NA	\$44,843	\$67,265	\$89,686	\$112,108	\$168,161	\$224,215
55	NA	\$43,764	\$65,646	\$87,527	\$109,409	\$164,114	\$218,818
56	NA	\$42,644	\$63,966	\$85,288	\$106,610	\$159,915	\$213,220
57	NA	\$41,494	\$62,241	\$82,988	\$103,734	\$155,602	\$207,469
58	NA	\$40,404	\$60,606	\$80,808	\$101,010	\$151,515	\$202,020
59	NA	\$39,370	\$59,055	\$78,740	\$98,425	\$147,638	\$196,850
60	NA	\$38,462	\$57,692	\$76,923	\$96,154	\$144,231	\$192,308
61	NA	\$37,383	\$56,075	\$74,766	\$93,458	\$140,187	\$186,916
62	NA	\$36,364	\$54,545	\$72,727	\$90,909	\$136,364	\$181,818
63	NA	\$35,336	\$53,004	\$70,671	\$88,339	\$132,509	\$176,678
64	NA	\$34,364	\$51,546	\$68,729	\$85,911	\$128,866	\$171,821
65	NA	\$33,613	\$50,420	\$67,227	\$84,034	\$126,050	\$168,067
66	NA	\$32,787	\$49,180	\$65,574	\$81,967	\$122,951	\$163,934
67	NA	\$32,000	\$48,000	\$64,000	\$80,000	\$120,000	\$160,000
68	NA	\$31,201	\$46,802	\$62,402	\$78,003	\$117,005	\$156,006
69	NA	\$30,441	\$45,662	\$60,883	\$76,104	\$114,155	\$152,207
70	NA	\$29,851	\$44,776	\$59,701	\$74,627	\$111,940	\$149,254
71	NA	\$29,070	\$43,605	\$58,140	\$72,674	\$109,012	\$145,349
72	NA	\$28,329	\$42,493	\$56,657	\$70,822	\$106,232	\$141,643
73	NA	\$27,586	\$41,379	\$55,172	\$68,966	\$103,448	\$137,931
74	NA	\$26,882	\$40,323	\$53,763	\$67,204	\$100,806	\$134,409
75	NA	\$26,316	\$39,474	\$52,632	\$65,789	\$98,684	\$131,579
76	NA	\$25,740	\$38,610	\$51,480	\$64,350	\$96,525	\$128,700
77	NA	\$25,189	\$37,783	\$50,378	\$62,972	\$94,458	\$125,945
78	NA	NA	\$36,946	\$49,261	\$61,576	\$92,365	\$123,153
79	NA	NA	\$36,145	\$48,193	\$60,241	\$90,361	\$120,482
80	NA	NA	\$35,503	\$47,337	\$59,172	\$88,757	\$118,343
81	NA	NA	\$35,006	\$46,674	\$58,343	\$87,515	\$116,686
82	NA	NA	\$34,522	\$46,030	\$57,537	\$86,306	\$115,075
83	NA	NA	\$34,052	\$45,403	\$56,754	\$85,131	\$113,507
84	NA	NA	\$33,595	\$44,793	\$55,991	\$83,987	\$111,982
85	NA	NA	\$33,186	\$44,248	\$55,310	\$82,965	\$110,619

## Death Benefit Guide for Specific Premium Amounts

Use this table to determine the Death Benefit for the specific premium amounts shown.

### Male Tobacco

Premium	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000
Age	Initial Death Benefit						
50	NA	\$37,523	\$56,285	\$75,047	\$93,809	\$140,713	\$187,617
51	NA	\$36,900	\$55,351	\$73,801	\$92,251	\$138,376	\$184,502
52	NA	\$36,298	\$54,446	\$72,595	\$90,744	\$136,116	\$181,488
53	NA	\$35,651	\$53,476	\$71,301	\$89,127	\$133,690	\$178,253
54	NA	\$35,026	\$52,539	\$70,053	\$87,566	\$131,349	\$175,131
55	NA	\$34,602	\$51,903	\$69,204	\$86,505	\$129,758	\$173,010
56	NA	\$33,841	\$50,761	\$67,682	\$84,602	\$126,904	\$169,205
57	NA	\$33,113	\$49,669	\$66,225	\$82,781	\$124,172	\$165,563
58	NA	\$32,362	\$48,544	\$64,725	\$80,906	\$121,359	\$161,812
59	NA	\$31,646	\$47,468	\$63,291	\$79,114	\$118,671	\$158,228
60	NA	\$31,104	\$46,656	\$62,208	\$77,760	\$116,641	\$155,521
61	NA	\$30,395	\$45,593	\$60,790	\$75,988	\$113,982	\$151,976
62	NA	\$29,718	\$44,577	\$59,435	\$74,294	\$111,441	\$148,588
63	NA	\$29,070	\$43,605	\$58,140	\$72,674	\$109,012	\$145,349
64	NA	\$28,409	\$42,614	\$56,818	\$71,023	\$106,534	\$142,045
65	NA	\$27,894	\$41,841	\$55,788	\$69,735	\$104,603	\$139,470
66	NA	\$27,360	\$41,040	\$54,720	\$68,399	\$102,599	\$136,799
67	NA	\$26,846	\$40,268	\$53,691	\$67,114	\$100,671	\$134,228
68	NA	\$26,316	\$39,474	\$52,632	\$65,789	\$98,684	\$131,579
69	NA	\$25,806	\$38,710	\$51,613	\$64,516	\$96,774	\$129,032
70	NA	\$25,381	\$38,071	\$50,761	\$63,452	\$95,178	\$126,904
71	NA	NA	\$37,453	\$49,938	\$62,422	\$93,633	\$124,844
72	NA	NA	\$36,855	\$49,140	\$61,425	\$92,138	\$122,850
73	NA	NA	\$36,276	\$48,368	\$60,459	\$90,689	\$120,919
74	NA	NA	\$35,714	\$47,619	\$59,524	\$89,286	\$119,048
75	NA	NA	\$35,294	\$47,059	\$58,824	\$88,235	\$117,647
76	NA	NA	\$34,762	\$46,350	\$57,937	\$86,906	\$115,875
77	NA	NA	\$34,247	\$45,662	\$57,078	\$85,616	\$114,155
78	NA	NA	\$33,708	\$44,944	\$56,180	\$84,270	\$112,360
79	NA	NA	\$33,186	\$44,248	\$55,310	\$82,965	\$110,619
80	NA	NA	\$32,787	\$43,716	\$54,645	\$81,967	\$109,290
81	NA	NA	\$32,644	\$43,526	\$54,407	\$81,610	\$108,814
82	NA	NA	\$32,503	\$43,337	\$54,171	\$81,257	\$108,342
83	NA	NA	\$32,362	\$43,150	\$53,937	\$80,906	\$107,875
84	NA	NA	\$32,223	\$42,965	\$53,706	\$80,559	\$107,411
85	NA	NA	\$32,154	\$42,872	\$53,591	\$80,386	\$107,181

## Death Benefit Guide for Specific Premium Amounts

Use this table to determine the Death Benefit for the specific premium amounts shown.

### Female Non-Tobacco

Premium	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000
Age	Initial Death Benefit						
50	\$28,169	\$56,338	\$84,507	\$112,676	\$140,845	\$211,268	NA
51	\$27,322	\$54,645	\$81,967	\$109,290	\$136,612	\$204,918	NA
52	\$26,455	\$52,910	\$79,365	\$105,820	\$132,275	\$198,413	NA
53	\$25,641	\$51,282	\$76,923	\$102,564	\$128,205	\$192,308	NA
54	NA	\$49,751	\$74,627	\$99,502	\$124,378	\$186,567	\$248,756
55	NA	\$48,544	\$72,816	\$97,087	\$121,359	\$182,039	\$242,718
56	NA	\$47,059	\$70,588	\$94,118	\$117,647	\$176,471	\$235,294
57	NA	\$45,662	\$68,493	\$91,324	\$114,155	\$171,233	\$228,311
58	NA	\$44,346	\$66,519	\$88,692	\$110,865	\$166,297	\$221,729
59	NA	\$43,011	\$64,516	\$86,022	\$107,527	\$161,290	\$215,054
60	NA	\$42,017	\$63,025	\$84,034	\$105,042	\$157,563	\$210,084
61	NA	\$40,900	\$61,350	\$81,800	\$102,249	\$153,374	\$204,499
62	NA	\$39,841	\$59,761	\$79,681	\$99,602	\$149,402	\$199,203
63	NA	\$38,835	\$58,252	\$77,670	\$97,087	\$145,631	\$194,175
64	NA	\$37,807	\$56,711	\$75,614	\$94,518	\$141,777	\$189,036
65	NA	\$37,037	\$55,556	\$74,074	\$92,593	\$138,889	\$185,185
66	NA	\$36,232	\$54,348	\$72,464	\$90,580	\$135,870	\$181,159
67	NA	\$35,398	\$53,097	\$70,796	\$88,496	\$132,743	\$176,991
68	NA	\$34,602	\$51,903	\$69,204	\$86,505	\$129,758	\$173,010
69	NA	\$33,841	\$50,761	\$67,682	\$84,602	\$126,904	\$169,205
70	NA	\$33,223	\$49,834	\$66,445	\$83,056	\$124,585	\$166,113
71	NA	\$32,362	\$48,544	\$64,725	\$80,906	\$121,359	\$161,812
72	NA	\$31,546	\$47,319	\$63,091	\$78,864	\$118,297	\$157,729
73	NA	\$30,722	\$46,083	\$61,444	\$76,805	\$115,207	\$153,610
74	NA	\$29,940	\$44,910	\$59,880	\$74,850	\$112,275	\$149,701
75	NA	\$29,283	\$43,924	\$58,565	\$73,206	\$109,810	\$146,413
76	NA	\$28,612	\$42,918	\$57,225	\$71,531	\$107,296	\$143,062
77	NA	\$27,933	\$41,899	\$55,866	\$69,832	\$104,749	\$139,665
78	NA	\$27,285	\$40,928	\$54,570	\$68,213	\$102,319	\$136,426
79	NA	\$26,667	\$40,000	\$53,333	\$66,667	\$100,000	\$133,333
80	NA	\$26,144	\$39,216	\$52,288	\$65,359	\$98,039	\$130,719
81	NA	\$25,707	\$38,560	\$51,414	\$64,267	\$96,401	\$128,535
82	NA	\$25,284	\$37,927	\$50,569	\$63,211	\$94,817	\$126,422
83	NA	NA	\$37,313	\$49,751	\$62,189	\$93,284	\$124,378
84	NA	NA	\$36,720	\$48,960	\$61,200	\$91,799	\$122,399
85	NA	NA	\$36,232	\$48,309	\$60,386	\$90,580	\$120,773

## Death Benefit Guide for Specific Premium Amounts

Use this table to determine the Death Benefit for the specific premium amounts shown.

### Female Tobacco

Premium	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000
Age	Initial Death Benefit						
50	NA	\$43,573	\$65,359	\$87,146	\$108,932	\$163,399	\$217,865
51	NA	\$42,463	\$63,694	\$84,926	\$106,157	\$159,236	\$212,314
52	NA	\$41,408	\$62,112	\$82,816	\$103,520	\$155,280	\$207,039
53	NA	\$40,404	\$60,606	\$80,808	\$101,010	\$151,515	\$202,020
54	NA	\$39,448	\$59,172	\$78,895	\$98,619	\$147,929	\$197,239
55	NA	\$38,685	\$58,027	\$77,369	\$96,712	\$145,068	\$193,424
56	NA	\$37,951	\$56,926	\$75,901	\$94,877	\$142,315	\$189,753
57	NA	\$37,175	\$55,762	\$74,349	\$92,937	\$139,405	\$185,874
58	NA	\$36,430	\$54,645	\$72,860	\$91,075	\$136,612	\$182,149
59	NA	\$35,714	\$53,571	\$71,429	\$89,286	\$133,929	\$178,571
60	NA	\$35,211	\$52,817	\$70,423	\$88,028	\$132,042	\$176,056
61	NA	\$34,542	\$51,813	\$69,085	\$86,356	\$129,534	\$172,712
62	NA	\$33,898	\$50,847	\$67,797	\$84,746	\$127,119	\$169,492
63	NA	\$33,278	\$49,917	\$66,556	\$83,195	\$124,792	\$166,389
64	NA	\$32,680	\$49,020	\$65,359	\$81,699	\$122,549	\$163,399
65	NA	\$32,258	\$48,387	\$64,516	\$80,645	\$120,968	\$161,290
66	NA	\$31,646	\$47,468	\$63,291	\$79,114	\$118,671	\$158,228
67	NA	\$31,008	\$46,512	\$62,016	\$77,519	\$116,279	\$155,039
68	NA	\$30,395	\$45,593	\$60,790	\$75,988	\$113,982	\$151,976
69	NA	\$29,806	\$44,709	\$59,613	\$74,516	\$111,773	\$149,031
70	NA	\$29,326	\$43,988	\$58,651	\$73,314	\$109,971	\$146,628
71	NA	\$28,694	\$43,042	\$57,389	\$71,736	\$107,604	\$143,472
72	NA	\$28,050	\$42,076	\$56,101	\$70,126	\$105,189	\$140,252
73	NA	\$27,435	\$41,152	\$54,870	\$68,587	\$102,881	\$137,174
74	NA	\$26,846	\$40,268	\$53,691	\$67,114	\$100,671	\$134,228
75	NA	\$26,316	\$39,474	\$52,632	\$65,789	\$98,684	\$131,579
76	NA	\$25,873	\$38,810	\$51,746	\$64,683	\$97,025	\$129,366
77	NA	\$25,445	\$38,168	\$50,891	\$63,613	\$95,420	\$127,226
78	NA	\$25,000	\$37,500	\$50,000	\$62,500	\$93,750	\$125,000
79	NA	NA	\$36,855	\$49,140	\$61,425	\$92,138	\$122,850
80	NA	NA	\$36,364	\$48,485	\$60,606	\$90,909	\$121,212
81	NA	NA	\$36,058	\$48,077	\$60,096	\$90,144	\$120,192
82	NA	NA	\$35,757	\$47,676	\$59,595	\$89,392	\$119,190
83	NA	NA	\$35,461	\$47,281	\$59,102	\$88,652	\$118,203
84	NA	NA	\$35,170	\$46,893	\$58,617	\$87,925	\$117,233
85	NA	NA	\$35,006	\$46,674	\$58,343	\$87,515	\$116,686

## Information Connection

### Supply Orders

Indianapolis Life printed marketing materials are free, and are shipped within 24 hours.

Telephone: 1-800-800-9882 ext. 4181

Online: [www.indylifeline.com](http://www.indylifeline.com)

Fax: 515-242-4428

Email: [kenny.claytor@amerus.com](mailto:kenny.claytor@amerus.com)

### Marketing Services

800-801-1486, option 3

Marketing Services is available during normal business hours for:

- Product information
- IndyLifeLine support

### New Business

800-800-9882, x 4572

New Business representatives are available during normal business hours. Current policy information is always available on IndyLifeLine.

### Agent Website—[www.indylifeline.com](http://www.indylifeline.com)

This state-of-the-art secured website provides you with 24-hour access to:

- Pending case status
- Compensation and production reports
- Online illustration and needs analysis system
- Advanced markets software packages
- Book of Business (demographics of your clients)
- Forms wizard
- Application submission tool
- Online sales materials catalog
- Free CE credits
- Archived webcast presentations
- Product information
- Current interest rates
- MUCH, MUCH more.

### Forms for New Business

Use the **NEW BUSINESS WIZARD** on IndyLifeLine to obtain all forms needed for the Crown Choice Life SPL sale (Simplified applications, disclosures, notices, etc.).

Go to [www.indylifeline.com](http://www.indylifeline.com), then click on **NEW BUSINESS>>New Business Wizard**

It's as easy as clicking the mouse... POOF!



### Submitting Business

Submit applications and forms via **fax**, scanned image upload (**Document Gateway**) or **mail** ...

Fax **1-888-329-1329**

### Document Gateway

Go to [www.indylifeline.com](http://www.indylifeline.com), then click on

**NEW BUSINESS>>**

**Document Gateway**



### Mail

Indianapolis Life New Business  
P.O. Box 14590  
Des Moines, Iowa 50306-3590

# *Crown Choice*

SINGLE PREMIUM LIFE



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*for You and Your Clients*