

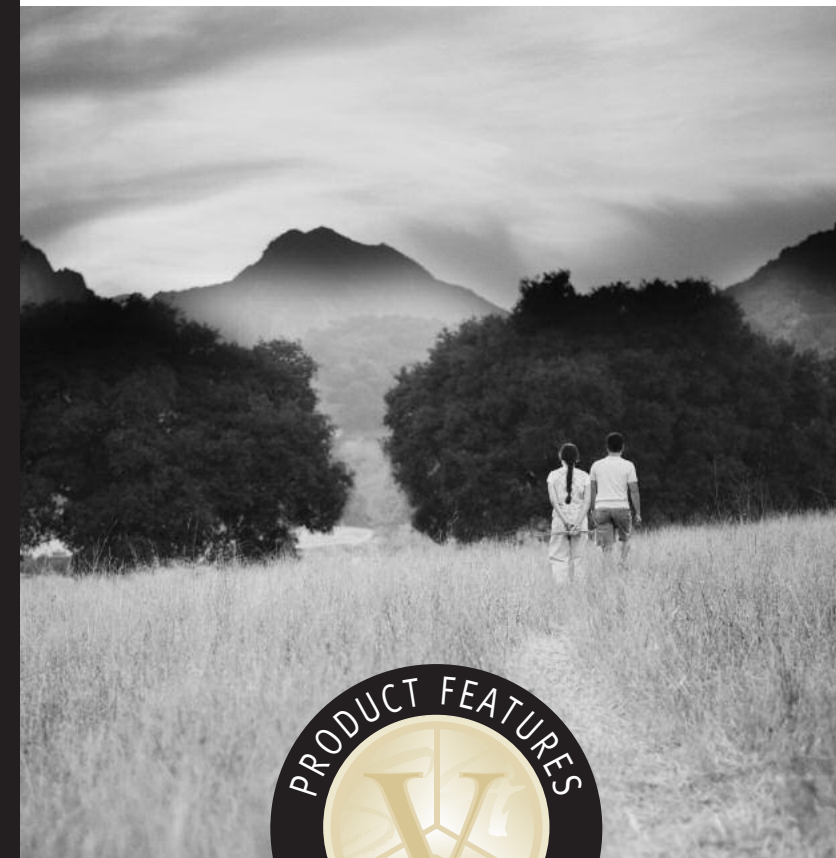
VISTA SERIES

PRODUCT FEATURE COMPARISON

VISTA ELITE • VISTA SELECT • VISTA ADVANTAGE



VISTA SERIES



INDIANAPOLIS LIFE

An **AMERUS** Company

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INDEXED
UNIVERSAL LIFE



INDIANAPOLIS LIFE

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FEATURE

VISTA ELITE

VISTA SELECT

VISTA ADVANTAGE



POLICY FORM NUMBER	31001F02			31000F02			3EAD04		
		Current Illustrated Rate			Current Illustrated Rate			Current Illustrated Rate	
INTEREST CREDITING STRATEGIES* Indexing Methods <i>Illustrated Rates current as of November 2005</i>	1) One-Year Fixed-Term Strategy	4.75%		1) One-Year Fixed-Term Strategy	4.75%		1) One-Year Fixed-Term Strategy	4.75%	
	2) Five-Year Fixed-Term Strategy	4.0%		2) Five-Year Fixed-Term Strategy	4.0%		2) Five-Year Fixed-Term Strategy	4.0%	
	3) One-Year Point-to-Point Strategy	7.9%		3) One-Year Point-to-Point Strategy	7.9%		3) One-Year Point-to-Point Strategy	7.9%	
	4) One-Year Multiple Index Strategy	8.0%		4) One-Year Multiple Index Strategy	8.0%		4) One-Year Multiple Index Strategy	8.0%	
	5) One-Year Monthly Cap Strategy	7.9%		5) One-Year Monthly Cap Strategy	7.9%		5) One-Year Monthly Cap Strategy	7.9%	
	6) One-Year Monthly Average Strategy	8.9%		6) One-Year Monthly Average Strategy	8.9%		6) One-Year Monthly Average Strategy	8.9%	
	7) Two-Year Point-to-Point Strategy	8.3%		7) Two-Year Point-to-Point Strategy	8.3%		7) Two-Year Point-to-Point Strategy	8.3%	
PARTICIPATION RATE	100% guaranteed minimum for the life of the policy.								
INDEXED STRATEGY PARTICIPATION RATE <i>Rates current as of November 2005</i>		Current Rate	Minimum Rate		Current Rate	Minimum Rate		Current Rate	Minimum Rate
	1) One-Year Point-to-Point Strategy	100%	100%	1) One-Year Point-to-Point Strategy	100%	100%	1) One-Year Point-to-Point Strategy	100%	100%
	2) One-Year Multi Index Monthly Strategy	100%	100%	2) One-Year Multiple Index Strategy	100%	100%	2) One-Year Multiple Index Strategy	100%	100%
	3) One-Year Monthly Cap Strategy	N/A	N/A	3) One-Year Monthly Cap Strategy	N/A	N/A	3) One-Year Monthly Cap Strategy	N/A	N/A
	4) One-Year Monthly Average Strategy	130%	100%	4) One-Year Monthly Average Strategy	130%	100%	4) One-Year Monthly Average Strategy	130%	100%
	5) Two-Year Point-to-Point Strategy	100%	100%	5) Two-Year Point-to-Point Strategy	100%	100%	5) Two-Year Point-to-Point Strategy	100%	100%
INDEXED STRATEGY CAP RATE <i>Caps current as of November 2005</i>		Current Cap	Minimum Cap		Current Cap	Minimum Cap		Current Cap	Minimum Cap
	1) One-Year Point-to-Point Strategy	12%	6%**	1) One-Year Point-to-Point Strategy	12%	6%**	1) One-Year Point-to-Point Strategy	12%	4%
	2) One-Year Multiple Index Strategy	14%	6%	2) One-Year Multiple Index Strategy	14%	6%	2) One-Year Multiple Index Strategy	14%	6%
	3) One-Year Monthly Cap Strategy	3.75%†	1%†	3) One-Year Monthly Cap Strategy	3.75%†	1%†	3) One-Year Monthly Cap Strategy	3.75%†	1%†
	4) One-Year Monthly Average Strategy	None	4%	4) One-Year Monthly Average Strategy	None	4%	4) One-Year Monthly Average Strategy	None	4%
	5) Two-Year Point-to-Point Strategy	30%^	10%***	5) Two-Year Point-to-Point Strategy	30%^	10%***	5) Two-Year Point-to-Point Strategy	30%^	8%^
ISSUE AGES	0-85, Age Nearest Birthday (18-75 Preferred NT & T)			0-85, Age Nearest Birthday (18-75 Preferred NT & T)			0-85, Age Nearest Birthday (18-75 Preferred Plus NT); (18-85 Preferred NT & T)		
UNDERWRITING CLASSES	Preferred NT & T; Standard NT & T			Preferred NT & T; Standard NT & T			Preferred Plus NT; Preferred NT & T; Standard NT & T		
MINIMUM FACE AMOUNT	\$25,000 (\$100,000 for Preferred NT & T)			\$100,000			\$100,000		
TARGET PREMIUM	\$16.48 per thousand, 45 male, Preferred NT			\$11.86 per thousand, 45 male, Preferred NT			\$7.50 per thousand, 45 male, Preferred NT \$7.11 per thousand, 45 male, Preferred Plus NT		
MINIMUM GUARANTEED INTEREST RATE	2%			2%			2%		
ACCOUNT VALUE ENHANCEMENT	Beginning with the 10th policy year, Indianapolis Life projects crediting 1% of the average monthly account value, annually, to the Basic Interest Strategy. This amount is not guaranteed and may be higher or lower at the time of crediting.			None			Beginning with 10th policy year, Indianapolis Life will credit 0.5% of the average monthly account value, annually, to the Basic Interest Strategy. GUARANTEED!		
PREMIUM LOAD	5% in all years			3% in all years			5% in all years		
SURRENDER CHARGE	15-year declining schedule			15-year declining schedule			15-year declining schedule		
EXPENSE CHARGE	Monthly per thousand charge for the life of the policy.			Monthly per thousand charge for the life of the policy.			Monthly per thousand charge for the life of the policy.		
POLICY FEE	\$5 per month			\$5 per month			\$6 per month		
UNIQUE RIDER OFFERINGS*	No Cost: Waiver of Surrender Charge Due to Confinement Rider (31041F02) For the Primary Insured: Life Protector Rider (3PUEAD04); Primary Insured Rider (31053F02); Death Benefit Return of Premium Rider (3RPOAF05)			For the Primary Insured: Life Protector Rider (3PUEAD04) Primary Insured Rider (31053F02)			For the Primary Insured: Life Protector Rider (3PUEAD04); Primary Insured Rider (31053F02); No-Lapse Guarantee Rider (3NLEAD04)		
LIFETIME GUARANTEE OPTION	None			None			No-Lapse Guarantee Rider for a lifetime of protection		
SUGGESTED MARKET APPLICATIONS	Cash Value Accumulation Retirement Income Business Insurance - Deferred Compensation Non-Qualified Plans only			Earlier Cash Value Accumulation Retirement Income Death Benefit Sales At Older Ages Business Insurance - Key Person, Buy/Sell Non-Qualified Plans only			Death Benefit Sales "GUARANTEED" Product Sales (with the use of NLG Rider) Cash Value Accumulation (without NLG Rider) Retirement Income (without NLG Rider) Business Insurance - Key Person, Buy/Sell Qualified Plan Marketing Available		

* Not all products, benefits and strategies are available in all states. See Agent Reference Guide for more detail regarding riders.

† The One-Year Monthly Cap Strategy uses a monthly cap rate.

^ The Two-Year Point-to-Point Strategy uses a biennial cap rate.

** The minimum cap rate on the One-Year Point-to-Point Strategy and Two-Year Point-to-Point Strategy is guaranteed for the initial term.