

NO LAPSE GUARANTEE RIDER
AND VISTA ADVANTAGE –
FOR A LIFETIME OF PROTECTION

INDIANAPOLIS LIFE INSURANCE COMPANY...

A tradition of quality, service and financial strength.

Indianapolis Life Insurance Company is a subsidiary of AmerUs Group Co., 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.

Indianapolis Life was founded in 1905, dedicated to helping customers achieve their financial and personal dreams with innovative solutions to their life protection and asset accumulation needs.



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Lifetime guarantees are a rarity in today's world, making them incredibly valuable and highly desirable. Indianapolis Life is pleased to provide such a lifetime guarantee on our indexed universal life policy – Vista Advantage.

When used with our No-Lapse Guarantee (NLG) Rider, Vista Advantage takes the concept of “guarantees” to the next level with a:

-  **GUARANTEED** lifetime death benefit when used with the No Lapse Guarantee rider
-  **GUARANTEED** participation rate of 100%
-  **GUARANTEED** lifetime minimum cap rate
-  **GUARANTEED** minimum interest rate
-  **GUARANTEED** annual account value interest enhancement beginning in year 10

So make the most out of the “Advantage Guarantees” offered by Indianapolis Life Insurance Company. Ask your agent about Vista Advantage and the “Lifetime Guarantee Option.”

INCREDIBLE LIFETIME GUARANTEE WITH NLG

When attached to our Vista Advantage Indexed Universal Life policy, the NLG Rider provides a guaranteed death benefit for the LIFETIME of the insured – with lower premiums for healthy lifestyles.

How The NLG Rider Works

The NLG Rider will keep the Vista Advantage policy inforce if the cash surrender value falls below zero, provided the NLG value remains positive.

The NLG value is an alternate value used solely for determining whether the rider benefit is available. It is calculated in the same manner as the cash value, using separate interest rates and policy charges. (Please see NLG Rider form for complete details.) The NLG value is highly dependent on the amount and timing of premiums paid.

Availability and Cost of NLG Rider

- Available ONLY at the time of policy issue;
- Available for issue ages 18-85;
- Charges are deducted from the policy's cash value;
- Can be terminated later (but cannot be reinstated once terminated).

How Premium Payments Affect the NLG Benefit

The NLG Rider, as illustrated, provides a guaranteed LIFETIME death benefit. As long as premiums are paid as scheduled on the illustration, the NLG benefit will remain. If premiums are paid later or at lower levels, the guarantee period will be shortened.

Each annual report you receive for your policy will provide a projection of how long the policy will remain inforce, based on premiums paid and guaranteed assumptions. If the projection is not what you expect, your agent will need to run an inforce illustration to solve for the premium required to restore the guarantee.

NLG Restoration Period – Catching Up If Needed

If the premiums paid cause the NLG value to become negative, the NLG Rider will enter a Five-Year Restoration Period. During this time, premiums can be paid to “catch up” and restore the NLG Rider. At that point, a new Five-Year Restoration Period will begin. (NLG Rider charges continue to be assessed during the restoration period.)

How Policy Changes Affect the NLG Benefit

The lifetime death benefit guarantee may be shortened if certain adjustments are made to the policy, including but not limited to:

- A change in face amount;
- A policy loan or withdrawal;
- A change in underwriting class;
- The addition, deletion or change of any rider.

Causes for NLG Rider Termination

The NLG Rider will terminate at the earliest of:

- The expiration of the restoration period;
- The month following a request for termination;
- Policy termination or maturity;
- The exercise of the Life Protector Rider.

The No-Lapse Guarantee Rider is only available on Vista Advantage and is called the “Extended Guarantee Rider” in Connecticut and the “Death Benefit Guarantee Rider” in Illinois. May not be available in all states.

Vista Advantage policy form number 3EAD04. May not be available in all states.