

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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V I S T A

Choice

INDEXED SINGLE PREMIUM LIFE

Picture
the
Possibilities
for You and Your Clients

INDIANAPOLIS LIFE

An AMERUS Company

Vista Choice

INDEXED SINGLE PREMIUM LIFE



Picture the Possibilities

for You and Your Clients

The Vista Choice Indexed 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 Vista Choice Indexed Single Premium Life. Refer to Policy Form 3EBJ05 for complete details.

Vista Choice Indexed Single Premium Life

Description and Highlights

- Indexed Universal Life with a lifetime guaranteed death benefit for a single premium
- Safe and efficient “Legacy Asset” that transfers to heirs
- Several choices of interest crediting strategies
- 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, loans and 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 Vista Choice Indexed Single Premium Life Works — At a Glance

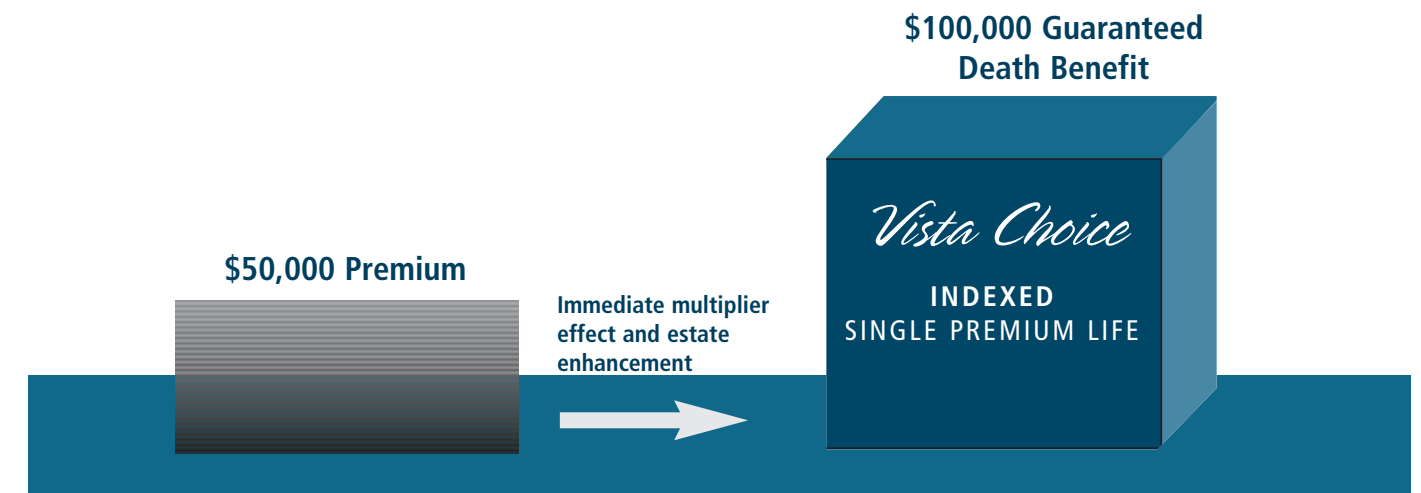
A \$50,000 single premium can buy \$100,000 in death benefit for a 65 year-old female*



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 Vista Choice Indexed Single Premium Life insurance policy and dramatically increase the amount she passes to her children. 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 Vista Choice Indexed 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.

Minimum Premium:

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

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 15).

Premium Basis:

Non-qualified sales only.

Guaranteed Interest Rate:

2% minimum annual effective interest rate guarantee upon the earlier of policy termination or segment maturity.

Current Interest Crediting Strategies*:

Basic Interest Strategy

The initial 'holding place' for premium and ongoing policy charges.

Fixed and Indexed Strategies— ALL have a Five-Year term:

- *Fixed* Term Strategy
- One-Year *Point-to-Point* Strategy (PtP)
- One-Year *Monthly Cap* Strategy (MCS)
- One-Year *Monthly Average* Strategy (MAS)

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 Vista Choice Indexed SPL—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.

*Strategies may not be available in all states. Dollars in strategies can be re-allocated at the end of each five-year term.

** 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 3.5% is charged in advance. Interest credited to loaned values is credited with the guaranteed rate of 2.0%, **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 until all premiums are received.

Modified Endowment Contract (MEC):

In most cases, the Vista Choice Indexed SPL 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 59 ½. 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:

For Vista Choice Indexed SPL applications, a signed policy illustration is required via our Life Portraits Sales Solutions illustration software (LPSS). ***The signed illustration or signed Policy Illustration Certification (form 12425) may be obtained at the time of application OR at the time the policy is delivered. (if allowed by your state)***

Illustrations via the web version of LPSS are available 24 hours a day online at www.indylifeline.com. The illustration allows for an additional comparison of the death benefit on an after-tax basis to a taxable savings vehicle or non-qualified deferred annuity.

Marketing Services may be contacted during normal business hours for illustration training. Their number is 1-800-801-1486, option 2.

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 3PUEAD04)



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

Indexed Life Insurance — The Interest Crediting Difference

The Vista Choice Indexed SPL is an indexed life insurance policy offering a valuable alternative for consumers. The major difference between indexed life insurance and traditional life insurance is the way interest is credited.

With the Vista Choice Indexed SPL, interest is credited based on the movements of the S&P 500 Composite Stock Price Index.** The calculation methods used vary by strategy, but all offer your customer the enhanced upside interest earnings potential associated with stock market index performance, AND a guard against downside risk with a guaranteed interest rate. Plus, all interest crediting strategies include a Participation Rate guaranteed to be no less than 100%!

In addition, because of the design of the Vista Choice Indexed SPL, the upside indexed interest could potentially result in an increasing death benefit amount.

Basic Interest Strategy*

Premium is initially paid into this strategy, from which insurance charges and policy expenses are deducted.

Fixed and Indexed Strategies*—ALL have a Five-Year term:

The policyholder chooses how excess premium will be directed to these four strategies. Percentages must add up to 100%.

1. Fixed Term Strategy
2. One-Year Point-to-Point Strategy (PtP)
3. One-Year Monthly Cap Strategy (MCS)
4. One-Year Monthly Average Strategy (MAS)

Interest calculation and interest crediting for all of these strategies are made at the end of each year, although measuring methods (as explained in the next section) vary by strategy. Any interest that has been credited to a strategy is locked in each year. Funds withdrawn during the year will not receive an interest credit.

At the end of the five-year segment term, money in the strategies is placed back into the Basic Interest Strategy and is re-allocated according to the policyholder's directions. In addition, money may also be placed into the Basic Interest Strategy each time indexed interest is calculated to ensure that the Basic Interest Strategy values can cover expected monthly deductions for the coming year.

1. Fixed Term Strategy

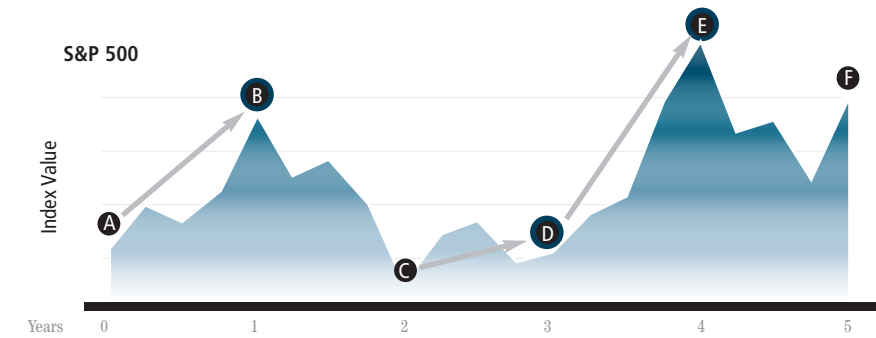
A premium payment creates a distinct five-year fixed term segment. The initial interest rate for this strategy is guaranteed for a year and is declared annually in advance. The credited rate will never be less than the minimum guaranteed rate.

* Premium strategies may not be available in all states.

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2. One-Year Point-to-Point Strategy

This strategy uses an "annual reset point-to-point" indexing design. Each year (on the segment anniversary) we measure the S&P 500 values. On the anniversary of the segment, we measure the growth of the index from the start of one segment earnings period to the end of the segment earnings period. This value is then multiplied by the 100% participation rate. The resulting interest crediting rate can never be less than zero and can never be more than the annual cap rate. The cap rate can change at the beginning of every interest crediting date, within specified limits.

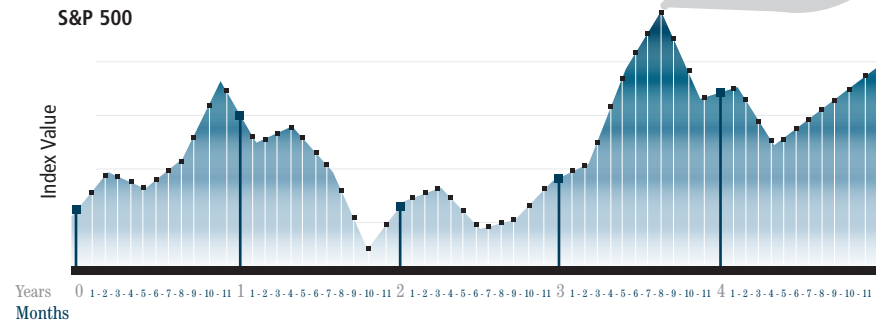
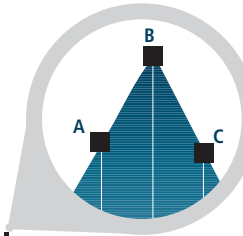


In this example, the total increase over five years would be figured by taking the sum of all anniversaries which experienced an index increase. **Notice that the increases occur on the 1st, 3rd and 4th contract anniversaries (B, D and E).** The two years that experienced an index decrease result in no gain and no decrease (C and F) in earnings.

3. One-Year Monthly Cap Strategy

This strategy uses a "monthly reset point-to-point" indexing design. Each month (on the segment monthiversary) we measure the S&P 500 Index values. The current month's value is then compared to the previous month's value to arrive at a monthly percentage change in the index, which can be positive or negative. That index growth rate is then subject to a cap, which may change within specified limits. At the end of the policy year, those values are added together. The resulting interest crediting rate can never be less than zero.

- The index **change** (positive or negative) is measured each month.
A to B = % Increase
B to C = % Decrease
- The monthly growth rate is then subject to a cap.
- At the end of each year, all monthly change values are **added together**.

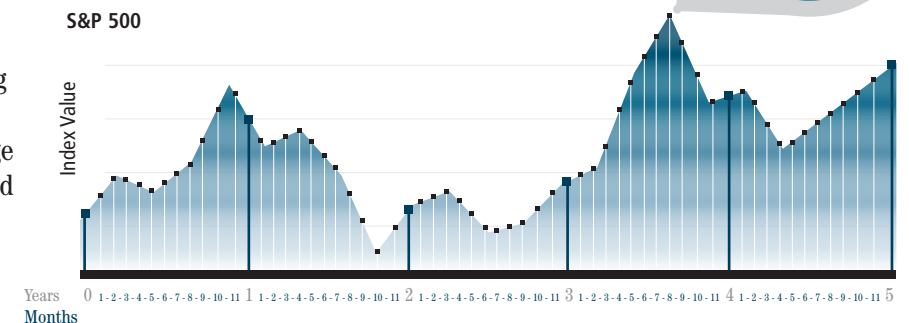
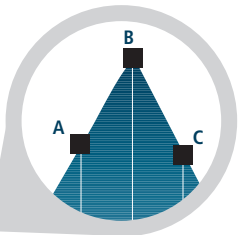


4. One-Year Monthly Average Strategy

This strategy uses a "monthly averaging annual reset" indexing design. Each month (on the segment monthiversary), we measure the S&P 500 Index values. On the anniversary of the segment creation date, we take the average of those values and compare that number to the initial S&P 500 Index value to determine the percentage change in the index, which can never be more than the cap (we do not currently apply a cap). We then multiply that number by the participation rate. The resulting interest crediting rate can never be less than zero. The cap and participation rate can change on every interest crediting date, within specified limits. The participation rate is guaranteed never to be lower than 100%. Current participation rates may be higher.

- The index **value** is measured each month.
For Example, A = 1,150
B = 1,175
C = 1,145

- At the end of each year, we compare the **average** of the monthly values to the S&P 500 value at the beginning of the year to determine the percent change. The cap is then applied. The value is then multiplied by the participation rate.



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	2.71	2.20	3.07	2.46
51	2.63	2.15	2.98	2.40
52	2.55	2.09	2.89	2.33
53	2.47	2.03	2.80	2.27
54	2.39	1.98	2.71	2.21
55	2.34	1.93	2.64	2.16
56	2.27	1.89	2.56	2.10
57	2.21	1.84	2.48	2.05
58	2.15	1.79	2.41	2.00
59	2.09	1.75	2.34	1.96
60	2.04	1.71	2.28	1.92
61	1.99	1.66	2.22	1.87
62	1.93	1.62	2.15	1.83
63	1.87	1.58	2.09	1.79
64	1.82	1.54	2.03	1.75
65	1.78	1.51	2.00	1.72
66	1.73	1.47	1.93	1.68
67	1.69	1.44	1.89	1.64
68	1.64	1.40	1.84	1.60
69	1.60	1.36	1.79	1.56
70	1.56	1.34	1.75	1.53
71	1.52	1.31	1.70	1.50
72	1.48	1.29	1.66	1.46
73	1.44	1.26	1.61	1.43
74	1.41	1.24	1.57	1.40
75	1.37	1.22	1.53	1.37
76	1.34	1.20	1.50	1.35
77	1.31	1.18	1.46	1.32
78	1.28	1.16	1.42	1.30
79	1.25	1.14	1.39	1.27
80	1.22	1.13	1.36	1.25
81	1.20	1.12	1.33	1.24
82	1.18	1.11	1.30	1.22
83	1.16	1.10	1.28	1.21
84	1.14	1.09	1.25	1.19
85	1.12	1.08	1.23	1.18

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	\$87,342	\$237,342	\$124,223	\$274,223	\$72,222	\$222,222	\$102,101	\$252,101
51	\$91,935	\$241,935	\$130,374	\$280,374	\$75,564	\$225,564	\$106,849	\$256,849
52	\$96,711	\$246,711	\$137,356	\$287,356	\$79,358	\$229,358	\$112,238	\$262,238
53	\$101,678	\$251,678	\$144,695	\$294,695	\$83,281	\$233,281	\$117,857	\$267,857
54	\$107,290	\$257,290	\$152,419	\$302,419	\$87,342	\$237,342	\$123,723	\$273,723
55	\$111,780	\$261,780	\$159,917	\$309,917	\$91,158	\$241,158	\$128,810	\$278,810
56	\$117,380	\$267,380	\$168,471	\$318,471	\$95,902	\$245,902	\$135,171	\$285,171
57	\$123,224	\$273,224	\$178,228	\$328,228	\$100,836	\$250,836	\$141,829	\$291,829
58	\$129,851	\$279,851	\$188,600	\$338,600	\$105,973	\$255,973	\$148,805	\$298,805
59	\$136,807	\$286,807	\$199,650	\$349,650	\$111,780	\$261,780	\$156,122	\$306,122
60	\$142,969	\$292,969	\$210,577	\$360,577	\$116,430	\$266,430	\$162,500	\$312,500
61	\$151,205	\$301,205	\$224,065	\$374,065	\$122,727	\$272,727	\$170,513	\$320,513
62	\$160,559	\$310,559	\$238,601	\$388,601	\$129,330	\$279,330	\$178,947	\$328,947
63	\$170,513	\$320,513	\$255,405	\$405,405	\$136,807	\$286,807	\$188,600	\$338,600
64	\$181,126	\$331,126	\$273,729	\$423,729	\$144,695	\$294,695	\$198,837	\$348,837
65	\$190,909	\$340,909	\$291,176	\$441,176	\$150,000	\$300,000	\$207,995	\$357,995
66	\$202,941	\$352,941	\$314,396	\$464,396	\$159,917	\$309,917	\$220,370	\$370,370
67	\$216,748	\$366,748	\$340,196	\$490,196	\$168,471	\$318,471	\$233,632	\$383,632
68	\$231,679	\$381,679	\$370,833	\$520,833	\$178,228	\$328,228	\$248,936	\$398,936
69	\$247,878	\$397,878	\$405,556	\$555,556	\$188,600	\$338,600	\$265,512	\$415,512
70	\$263,223	\$413,223	\$438,235	\$588,235	\$198,028	\$348,028	\$279,799	\$429,799
71	\$189,017	\$289,017	\$314,938	\$414,938	\$140,964	\$240,964	\$199,401	\$299,401
72	\$204,878	\$304,878	\$340,529	\$440,529	\$150,627	\$250,627	\$213,480	\$313,480
73	\$222,581	\$322,581	\$371,698	\$471,698	\$161,780	\$261,780	\$230,033	\$330,033
74	\$243,643	\$343,643	\$407,614	\$507,614	\$173,973	\$273,973	\$248,432	\$348,432
75	\$263,636	\$363,636	\$440,541	\$540,541	\$185,714	\$285,714	\$264,964	\$364,964
76	\$144,553	\$194,553	\$240,698	\$290,698	\$99,701	\$149,701	\$142,308	\$192,308
77	\$159,205	\$209,205	\$266,456	\$316,456	\$107,729	\$157,729	\$153,252	\$203,252
78	\$177,273	\$227,273	\$297,222	\$347,222	\$116,667	\$166,667	\$165,517	\$215,517
79	\$198,756	\$248,756	\$334,615	\$384,615	\$127,305	\$177,305	\$180,415	\$230,415
80	\$220,270	\$270,270	\$373,729	\$423,729	\$137,970	\$187,970	\$193,902	\$243,902
81	\$244,118	\$294,118	\$404,545	\$454,545	\$149,203	\$199,203	\$205,102	\$255,102
82	\$272,581	\$322,581	\$440,196	\$490,196	\$161,864	\$211,864	\$218,817	\$268,817
83	\$309,712	\$359,712	\$481,915	\$531,915	\$177,273	\$227,273	\$234,091	\$284,091
84	\$356,504	\$406,504	\$531,395	\$581,395	\$195,098	\$245,098	\$251,205	\$301,205
85	\$404,545	\$454,545	\$575,000	\$625,000	\$213,158	\$263,158	\$264,465	\$314,465

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	\$27,174	\$54,348	\$81,522	\$108,696	\$135,870	\$203,804	NA
51	\$26,316	\$52,632	\$78,947	\$105,263	\$131,579	\$197,368	NA
52	\$25,510	\$51,020	\$76,531	\$102,041	\$127,551	\$191,327	NA
53	NA	\$49,505	\$74,257	\$99,010	\$123,762	\$185,644	\$247,525
54	NA	\$47,962	\$71,942	\$95,923	\$119,904	\$179,856	\$239,808
55	NA	\$46,838	\$70,258	\$93,677	\$117,096	\$175,644	\$234,192
56	NA	\$45,558	\$68,337	\$91,116	\$113,895	\$170,843	\$227,790
57	NA	\$44,346	\$66,519	\$88,692	\$110,865	\$166,297	\$221,729
58	NA	\$43,103	\$64,655	\$86,207	\$107,759	\$161,638	\$215,517
59	NA	\$41,929	\$62,893	\$83,857	\$104,822	\$157,233	\$209,644
60	NA	\$40,984	\$61,475	\$81,967	\$102,459	\$153,689	\$204,918
61	NA	\$39,841	\$59,761	\$79,681	\$99,602	\$149,402	\$199,203
62	NA	\$38,685	\$58,027	\$77,369	\$96,712	\$145,068	\$193,424
63	NA	\$37,594	\$56,391	\$75,188	\$93,985	\$140,977	\$187,970
64	NA	\$36,563	\$54,845	\$73,126	\$91,408	\$137,112	\$182,815
65	NA	\$35,714	\$53,571	\$71,429	\$89,286	\$133,929	\$178,571
66	NA	\$34,783	\$52,174	\$69,565	\$86,957	\$130,435	\$173,913
67	NA	\$33,841	\$50,761	\$67,682	\$84,602	\$126,904	\$169,205
68	NA	\$32,949	\$49,423	\$65,898	\$82,372	\$123,558	\$164,745
69	NA	\$32,103	\$48,154	\$64,205	\$80,257	\$120,385	\$160,514
70	NA	\$31,397	\$47,096	\$62,794	\$78,493	\$117,739	\$156,986
71	NA	\$30,581	\$45,872	\$61,162	\$76,453	\$114,679	\$152,905
72	NA	\$29,762	\$44,643	\$59,524	\$74,405	\$111,607	\$148,810
73	NA	\$28,986	\$43,478	\$57,971	\$72,464	\$108,696	\$144,928
74	NA	\$28,209	\$42,313	\$56,417	\$70,522	\$105,783	\$141,044
75	NA	\$27,586	\$41,379	\$55,172	\$68,966	\$103,448	\$137,931
76	NA	\$26,918	\$40,377	\$53,836	\$67,295	\$100,942	\$134,590
77	NA	\$26,281	\$39,422	\$52,562	\$65,703	\$98,555	\$131,406
78	NA	\$25,641	\$38,462	\$51,282	\$64,103	\$96,154	\$128,205
79	NA	\$25,031	\$37,547	\$50,063	\$62,578	\$93,867	\$125,156
80	NA	NA	\$36,810	\$49,080	\$61,350	\$92,025	\$122,699
81	NA	NA	\$36,145	\$48,193	\$60,241	\$90,361	\$120,482
82	NA	NA	\$35,503	\$47,337	\$59,172	\$88,757	\$118,343
83	NA	NA	\$34,843	\$46,458	\$58,072	\$87,108	\$116,144
84	NA	NA	\$34,208	\$45,610	\$57,013	\$85,519	\$114,025
85	NA	NA	\$33,708	\$44,944	\$56,180	\$84,270	\$112,360

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	\$44,150	\$66,225	\$88,300	\$110,375	\$165,563	\$220,751
51	NA	\$43,011	\$64,516	\$86,022	\$107,527	\$161,290	\$215,054
52	NA	\$41,841	\$62,762	\$83,682	\$104,603	\$156,904	\$209,205
53	NA	\$40,733	\$61,100	\$81,466	\$101,833	\$152,749	\$203,666
54	NA	\$39,683	\$59,524	\$79,365	\$99,206	\$148,810	\$198,413
55	NA	\$38,760	\$58,140	\$77,519	\$96,899	\$145,349	\$193,798
56	NA	\$37,807	\$56,711	\$75,614	\$94,518	\$141,777	\$189,036
57	NA	\$36,832	\$55,249	\$73,665	\$92,081	\$138,122	\$184,162
58	NA	\$35,907	\$53,860	\$71,813	\$89,767	\$134,650	\$179,533
59	NA	\$35,026	\$52,539	\$70,053	\$87,566	\$131,349	\$175,131
60	NA	\$34,247	\$51,370	\$68,493	\$85,616	\$128,425	\$171,233
61	NA	\$33,389	\$50,083	\$66,778	\$83,472	\$125,209	\$166,945
62	NA	\$32,573	\$48,860	\$65,147	\$81,433	\$122,150	\$162,866
63	NA	\$31,746	\$47,619	\$63,492	\$79,365	\$119,048	\$158,730
64	NA	\$30,960	\$46,440	\$61,920	\$77,399	\$116,099	\$154,799
65	NA	\$30,303	\$45,455	\$60,606	\$75,758	\$113,636	\$151,515
66	NA	\$29,542	\$44,313	\$59,084	\$73,855	\$110,783	\$147,710
67	NA	\$28,818	\$43,228	\$57,637	\$72,046	\$108,069	\$144,092
68	NA	\$28,090	\$42,135	\$56,180	\$70,225	\$105,337	\$140,449
69	NA	\$27,397	\$41,096	\$54,795	\$68,493	\$102,740	\$136,986
70	NA	\$26,846	\$40,268	\$53,691	\$67,114	\$100,671	\$134,228
71	NA	\$26,350	\$39,526	\$52,701	\$65,876	\$98,814	\$131,752
72	NA	\$25,873	\$38,810	\$51,746	\$64,683	\$97,025	\$129,366
73	NA	\$25,381	\$38,071	\$50,761	\$63,452	\$95,178	\$126,904
74	NA	NA	\$37,360	\$49,813	\$62,267	\$93,400	\$124,533
75	NA	NA	\$36,810	\$49,080	\$61,350	\$92,025	\$122,699
76	NA	NA	\$36,232	\$48,309	\$60,386	\$90,580	\$120,773
77	NA	NA	\$35,629	\$47,506	\$59,382	\$89,074	\$118,765
78	NA	NA	\$35,047	\$46,729	\$58,411	\$87,617	\$116,822
79	NA	NA	\$34,483	\$45,977	\$57,471	\$86,207	\$114,943
80	NA	NA	\$34,014	\$45,351	\$56,689	\$85,034	\$113,379
81	NA	NA	\$33,708	\$44,944	\$56,180	\$84,270	\$112,360
82	NA	NA	\$33,408	\$44,543	\$55,679	\$83,519	\$111,359
83	NA	NA	\$33,113	\$44,150	\$55,188	\$82,781	\$110,375
84	NA	NA	\$32,823	\$43,764	\$54,705	\$82,057	\$109,409
85	NA	NA	\$32,609	\$43,478	\$54,348	\$81,522	\$108,696

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	\$30,769	\$61,538	\$92,308	\$123,077	\$153,846	NA	NA
51	\$29,851	\$59,701	\$89,552	\$119,403	\$149,254	\$223,881	NA
52	\$28,902	\$57,803	\$86,705	\$115,607	\$144,509	\$216,763	NA
53	\$28,011	\$56,022	\$84,034	\$112,045	\$140,056	\$210,084	NA
54	\$27,174	\$54,348	\$81,522	\$108,696	\$135,870	\$203,804	NA
55	\$26,455	\$52,910	\$79,365	\$105,820	\$132,275	\$198,413	NA
56	\$25,641	\$51,282	\$76,923	\$102,564	\$128,205	\$192,308	NA
57	NA	\$49,751	\$74,627	\$99,502	\$124,378	\$186,567	\$248,756
58	NA	\$48,309	\$72,464	\$96,618	\$120,773	\$181,159	\$241,546
59	NA	\$46,838	\$70,258	\$93,677	\$117,096	\$175,644	\$234,192
60	NA	\$45,767	\$68,650	\$91,533	\$114,416	\$171,625	\$228,833
61	NA	\$44,444	\$66,667	\$88,889	\$111,111	\$166,667	\$222,222
62	NA	\$43,197	\$64,795	\$86,393	\$107,991	\$161,987	\$215,983
63	NA	\$41,929	\$62,893	\$83,857	\$104,822	\$157,233	\$209,644
64	NA	\$40,733	\$61,100	\$81,466	\$101,833	\$152,749	\$203,666
65	NA	\$40,000	\$60,000	\$80,000	\$100,000	\$150,000	\$200,000
66	NA	\$38,760	\$58,140	\$77,519	\$96,899	\$145,349	\$193,798
67	NA	\$37,807	\$56,711	\$75,614	\$94,518	\$141,777	\$189,036
68	NA	\$36,832	\$55,249	\$73,665	\$92,081	\$138,122	\$184,162
69	NA	\$35,907	\$53,860	\$71,813	\$89,767	\$134,650	\$179,533
70	NA	\$35,149	\$52,724	\$70,299	\$87,873	\$131,810	\$175,747
71	NA	\$34,188	\$51,282	\$68,376	\$85,470	\$128,205	\$170,940
72	NA	\$33,278	\$49,917	\$66,556	\$83,195	\$124,792	\$166,389
73	NA	\$32,362	\$48,544	\$64,725	\$80,906	\$121,359	\$161,812
74	NA	\$31,496	\$47,244	\$62,992	\$78,740	\$118,110	\$157,480
75	NA	\$30,769	\$46,154	\$61,538	\$76,923	\$115,385	\$153,846
76	NA	\$30,030	\$45,045	\$60,060	\$75,075	\$112,613	\$150,150
77	NA	\$29,283	\$43,924	\$58,565	\$73,206	\$109,810	\$146,413
78	NA	\$28,571	\$42,857	\$57,143	\$71,429	\$107,143	\$142,857
79	NA	\$27,855	\$41,783	\$55,710	\$69,638	\$104,457	\$139,276
80	NA	\$27,248	\$40,872	\$54,496	\$68,120	\$102,180	\$136,240
81	NA	\$26,702	\$40,053	\$53,405	\$66,756	\$100,134	\$133,511
82	NA	\$26,178	\$39,267	\$52,356	\$65,445	\$98,168	\$130,890
83	NA	\$25,641	\$38,462	\$51,282	\$64,103	\$96,154	\$128,205
84	NA	\$25,126	\$37,688	\$50,251	\$62,814	\$94,221	\$125,628
85	NA	NA	\$37,037	\$49,383	\$61,728	\$92,593	\$123,457

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	\$49,383	\$74,074	\$98,765	\$123,457	\$185,185	\$246,914
51	NA	\$48,077	\$72,115	\$96,154	\$120,192	\$180,288	\$240,385
52	NA	\$46,729	\$70,093	\$93,458	\$116,822	\$175,234	\$233,645
53	NA	\$45,455	\$68,182	\$90,909	\$113,636	\$170,455	\$227,273
54	NA	\$44,248	\$66,372	\$88,496	\$110,619	\$165,929	\$221,239
55	NA	\$43,290	\$64,935	\$86,580	\$108,225	\$162,338	\$216,450
56	NA	\$42,194	\$63,291	\$84,388	\$105,485	\$158,228	\$210,970
57	NA	\$41,152	\$61,728	\$82,305	\$102,881	\$154,321	\$205,761
58	NA	\$40,161	\$60,241	\$80,321	\$100,402	\$150,602	\$200,803
59	NA	\$39,216	\$58,824	\$78,431	\$98,039	\$147,059	\$196,078
60	NA	\$38,462	\$57,692	\$76,923	\$96,154	\$144,231	\$192,308
61	NA	\$37,594	\$56,391	\$75,188	\$93,985	\$140,977	\$187,970
62	NA	\$36,765	\$55,147	\$73,529	\$91,912	\$137,868	\$183,824
63	NA	\$35,907	\$53,860	\$71,813	\$89,767	\$134,650	\$179,533
64	NA	\$35,088	\$52,632	\$70,175	\$87,719	\$131,579	\$175,439
65	NA	\$34,423	\$51,635	\$68,847	\$86,059	\$129,088	\$172,117
66	NA	\$33,613	\$50,420	\$67,227	\$84,034	\$126,050	\$168,067
67	NA	\$32,841	\$49,261	\$65,681	\$82,102	\$123,153	\$164,204
68	NA	\$32,051	\$48,077	\$64,103	\$80,128	\$120,192	\$160,256
69	NA	\$31,299	\$46,948	\$62,598	\$78,247	\$117,371	\$156,495
70	NA	\$30,722	\$46,083	\$61,444	\$76,805	\$115,207	\$153,610
71	NA	\$30,030	\$45,045	\$60,060	\$75,075	\$112,613	\$150,150
72	NA	\$29,369	\$44,053	\$58,737	\$73,421	\$110,132	\$146,843
73	NA	\$28,694	\$43,042	\$57,389	\$71,736	\$107,604	\$143,472
74	NA	\$28,050	\$42,076	\$56,101	\$70,126	\$105,189	\$140,252
75	NA	\$27,548	\$41,322	\$55,096	\$68,871	\$103,306	\$137,741
76	NA	\$27,027	\$40,541	\$54,054	\$67,568	\$101,351	\$135,135
77	NA	\$26,525	\$39,788	\$53,050	\$66,313	\$99,469	\$132,626
78	NA	\$26,042	\$39,063	\$52,083	\$65,104	\$97,656	\$130,208
79	NA	\$25,543	\$38,314	\$51,086	\$63,857	\$95,785	\$127,714
80	NA	\$25,157	\$37,736	\$50,314	\$62,893	\$94,340	\$125,786
81	NA	NA	\$37,313	\$49,751	\$62,189	\$93,284	\$124,378
82	NA	NA	\$36,855	\$49,140	\$61,425	\$92,138	\$122,850
83	NA	NA	\$36,408	\$48,544	\$60,680	\$91,019	\$121,359
84	NA	NA	\$35,971	\$47,962	\$59,952	\$89,928	\$119,904
85	NA	NA	\$35,672	\$47,562	\$59,453	\$89,180	\$118,906

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

Fax: 515-242-4428

Email: kenny.claytor@amerus.com

Marketing Services

800-801-1486, option 3

Marketing Services is available during normal business hours for:

- Illustration software training
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Indianapolis New Business
P.O. Box 14590
Des Moines, Iowa 50306-3590

Indexed UL Terminology

Index

The measure used to determine the credited interest. For the Vista Choice Indexed SPL, this is the S&P 500 Composite Stock Price Index (excluding dividends).

Segment

When a premium is allocated to the strategies, a new segment is created. Values directed to the segment remain in the segment for the term of the segment. For the Vista Choice Indexed SPL, all segments have a five-year term. Each segment also has its own participation rate and initial cap.

Indexed Segment Term

The period of time during which premiums are directed to a specific indexed segment.

Cap

The maximum interest that will be used in the calculation of interest credited to a segment in a given earnings period, subject to certain minimums. This limit may be reset each earnings period.

Participation Rate

Determines the percentage of the index growth the policyowner is eligible to earn. The participation rate on the Vista Choice Indexed SPL is **GUARANTEED** to be a minimum of 100%!



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