

PRODUCT

COMPETITIVE ADVANTAGES

USES

KEY PRODUCT FEATURES

INDEXED UNIVERSAL LIFE

VISTA ADVANTAGE

Issue ages: 0-85, (18-85 Preferred)
(18-75 Premier)
Minimum face: \$100,000
Surrender charge: 15 years

- No-Lapse Guarantee and Life Protector Riders
- Indexed or fixed rate options available
- Fixed rate loan option, with preferred loans available
- Variable rate loan option
- Guaranteed account value enhancement

Designed to provide low-cost death benefit protection. Guaranteed death benefit available with No-Lapse Guarantee Rider. Strong cash accumulation potential (w/o NLG Rider). Available for qualified and nonqualified markets. Individual and business markets.

- Upside potential without downside risk
- 100% guaranteed participation rate
- Lifetime rolling target premiums
- Full compliment of riders available
- Premier underwriting available
- Policy form 3EAD04

VISTA SELECT

Issue ages: 0-85 (18-75 Preferred)
Minimum face: \$100,000
Surrender charge: 15 years

- Indexed or fixed rate options available
- Fixed rate loan option, with preferred loans available
- Variable rate loan option
- Life Protector Rider

Designed for cash accumulation, retirement income and death benefit protection. Provides higher early year cash values than Vista Elite and Vista Advantage. More competitive premiums at older issue ages.

- Upside potential without downside risk
- 100% guaranteed participation rate
- Lifetime rolling target premiums
- Full compliment of riders available
- Policy form 31000F02

VISTA ELITE

Issue ages: 0-85 (18-75 Preferred)
Minimum face: Standard-\$25,000,
Preferred-\$100,000
Surrender charge: 15 years

- Indexed or fixed rate options available
- Fixed rate loan option, with preferred loans available
- Variable rate loan option
- Account value enhancement
- Life Protector Rider

Designed for cash accumulation, and retirement income. Provides higher later year cash values than Vista Select and Vista Advantage. Individual and business markets.

- Upside potential without downside risk
- 100% guaranteed participation rate
- Lifetime rolling target premiums
- Waiver of Surrender Charge Upon Confinement Rider
- Full compliment of riders available
- Policy form 31001F02

New! VISTA CHOICE INDEXED SINGLE PREMIUM LIFE

Issue Ages: 50-85
Minimum Premium: \$10,000 or the amount required for a \$25,000 face amount
Surrender charge: 12 years

- Attractive annuity alternative that provides more death benefit that, in most cases, is tax-free to the beneficiary
- Indexed UL product design creates more rate options
- Simplified Underwriting with no medical exams
- Standard through Table 4

Designed for older clients who have funds that are currently not needed for income and day-to-day expenses. Provides a 'multiplier' effect and increases amount left to heirs.

- Guaranteed death benefit for a single premium
- Safe and efficient "legacy asset" that transfers to heirs
- Nursing home and terminal illness riders
- Free withdrawals of 10% in year 2 and beyond
- 2% Guaranteed Interest Rate
- Policy form 3EJB05


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UNIVERSAL LIFE

**CROWN CHOICE
SINGLE PREMIUM LIFE**

Issue Ages: 50-85
Minimum face: \$10,000 or the amount required for a \$25,000 face amount
Surrender charge: 12 years

- Fixed UL product that provides a more conservative annuity alternative than the indexed version.
- Simplified Underwriting with TeleApp Application
- Standard through Table 4
- Return of Premium feature. In year 7 and beyond the surrender value is at least the premium amount.

Designed for older clients who have funds that are currently not needed for income and day-to-day expenses. Provides a 'multiplier' effect and increases amount left to heirs.

- Guaranteed death benefit for a single premium
- Safe and efficient "legacy asset" that transfers to heirs
- Nursing home and terminal illness benefits
- Free withdrawals of 10% in year 2 and beyond
- 3% Guaranteed Interest Rate
- Non-illustrated product
- Policy form 3UBJ05

CROWN SOLUTION

Issue ages: 0-85 Standard
18-85 Preferred
18-75 Premier
Minimum face: \$25,000 ages 0-17
\$50,000 ages 18+
Surrender charge: 19 years

- Primary Insured and Life Protector Riders
- 4% guaranteed interest rate
- 20% free withdrawals
- High target premiums
- Attractive commissions on excess premiums
- CVAT or Guideline Premium Test available

Flexible product designed to meet death benefit protection and cash accumulation needs. Available for both qualified and nonqualified markets. Attractive for large dump-ins.

- Traditional Universal Life
- Preferred loans
- Extended basic no-lapse guarantee
- Flexible term rider and automatic term blend capabilities
- Premier underwriting available
- Full compliment of riders available
- Policy form 3UAB05

HORIZON SUL

Issue ages: 20-85
Minimum face: \$250,000
Surrender charge: 5 years

- Second-to-die Universal Life product
- May be underwritten even if one of the lives is uninsurable

Works well for business, estate and charitable gift planning. Low premium outlay.

- Policy split option
- Policy form ULLS-99, 31102A03

TERM
10-, 15-, 20-, 30- YEAR

Issue ages:
10-year 18-75
15-year 18-70
20-year 18-60
30-year 18-50
Minimum face: \$50,000
(\$100,000 30-Year)

- Low cost death benefit protection
- Premiums guaranteed for initial level term period (10, 15, 20 or 30 years)
- Convertible to any permanent policy; Conversion credit of one year's term premium
- Waiver of Premium Plus Rider

Designed for individuals and business owners seeking maximum coverage at minimum cost. Several options available to the insured.

- Non-illustrated product; quotations available
- Premier underwriting available
- Policy form 3TAF05

INTEREST SENSITIVE WHOLE LIFE
20-PAY LIFE

Issue ages: 0-80
Minimum face: \$5,000
Surrender charge: 19 years

- Guaranteed premiums payable 20 years
- Guaranteed cash values

Death benefit product providing a paid up policy after 20 years.

- Low face amounts available
- Accelerated Benefit Rider
- Policy form A12-00

PROFESSIONAL CHOICES*

Issue ages: 18-70
Minimum face: Standard - \$50,000,
Preferred - \$100,000
Surrender charge: 15 years

- Indexed Whole Life
- Indexed or fixed rate options available
- 5% guaranteed interest rate

** Issued by AmerUs Life, only available to Indianapolis Life agents via cross-sell arrangement and appointment with AmerUs Life*

Works well for 412(i), qualified pension, profit sharing and 401(k) plans. (Designed for qualified market only.)

- Guaranteed premium to age 100
- Guaranteed cash values
- Guaranteed death benefit
- Illustration support for 412(i) sales
- Policy form 11770J00

<p>VISTA PREMIER Issue ages 18-80 (18-75 Preferred) Minimum face: \$100,000 Surrender charge: 9 years</p>	<ul style="list-style-type: none"> • Equity Indexed Whole Life • Equity indexed or fixed rate options available • High commissionable premiums • Fixed and variable rate loan options 	<p>Use when the need calls for a high premium and low early cash value. The target markets are Key Person, Deferred Compensation, Split Dollar, and Qualified Pension Plans for Small Businesses.</p>	<ul style="list-style-type: none"> • Unisex rates only • One-pay or five-pay options available • Guaranteed cash values • Guaranteed death benefit • Policy form 3HAG03
<p>ANNUITY</p>			
<p>QUALIFIED FLEXIBLE PREMIUM RETIREMENT ANNUITY Issue Ages 0-70 (qualified) Minimum premium: \$25/pay</p>	<ul style="list-style-type: none"> • 3% minimum guaranteed interest rate • First-year 50 basis point interest rate bonus • Attractive payout options at annuitization 	<p>Individuals seeking long-term tax deferred growth.</p>	<ul style="list-style-type: none"> • Interest rate bonus • Seven year surrender charge • 10% free withdrawal per year • Policy form FPA-95 (Limited to 412(i) sales)
<p>VARIABLE LIFE & ANNUITIES (AVAILABLE THROUGH AVLIC)</p>			
<p>OVERTURE VIVA! Issue ages: 0-90 (20-90 Preferred) Minimum face: \$100,000</p>	<ul style="list-style-type: none"> • Low Cost VUL • Flexible premium SOLVES 	<p>Designed for individual needs; low cost death benefit protection.</p>	<ul style="list-style-type: none"> • Maturity extension options • Legacy Asset Rider • Competitive Term Rider • Policy form 4024
<p>OVERTURE OVATION! Issue ages: 0-90 (20-90 Preferred) Minimum face: Standard - \$50,000, Preferred - \$100,000</p>	<ul style="list-style-type: none"> • Lower M&E beginning year 16+ (0.45% to 0.1%) • Zero net-cost loans 	<p>Works well for individual needs, cash accumulation and estate planning.</p>	<ul style="list-style-type: none"> • Guaranteed death benefit rider to age 100 • Legacy Asset rider • Two death benefit options (level and increasing) • Policy form 4022
<p>OVERTURE BRAVO! Issue ages: 20-90 (youngest insured must not be over 85) Minimum face: \$100,000 (\$500,000 in New Jersey)</p>	<ul style="list-style-type: none"> • Second-to-die product • May be underwritten even if one of the lives is uninsurable 	<p>Estate planning and survivorship needs.</p>	<ul style="list-style-type: none"> • Guaranteed death benefit rider • First-to-die and second-to-die term riders • Living Benefit (terminal illness) rider • Policy form 4065
<p>OVERTURE MEDLEY! Issue ages: 0-85 Minimum face: \$25,000 (\$2,000 minimum with additional 25 bps)</p>	<ul style="list-style-type: none"> • Variable Annuity • Broad spectrum of investment choices • Low expense charges (0.8% of policy value) • No annual fee 	<p>For Individuals with retirement planning needs needing long-term tax deferred accumulation (also available as a qualified annuity for the 403(b) market).</p>	<ul style="list-style-type: none"> • Liquidity and enhanced death benefit options • Optional estate protection benefits • Policy form 4888

KEY RIDERS

COMPETITIVE ADVANTAGES

PRODUCTS

MAXIMUMS

NO-LAPSE GUARANTEE RIDER

Issue ages: 18-85
Policy form 3NLEAD04

- Provides guaranteed death benefit with lifetime guarantees available
- Flexible design allows choice of guarantee period and premium payment period

Vista Advantage

N/A

LIFE PROTECTOR RIDER

Issue ages: 18-85
Policy form 3PUEAD04

- Provides for paid-up policy when certain policy and policy loan conditions are met. Prevents policy from lapsing as a result of loan indebtedness

Vista Advantage
Crown Solution
Vista Select
Vista Elite

N/A

DEATH BENEFIT MATURITY EXTENSION RIDER

Issue ages: 0-90
Policy forms 3MEEAK03 (Vista Series)
3MEUAB05 (Crown Solution)

- Provides for a paid-up policy at age 100

Vista Advantage
Vista Select
Vista Elite
Crown Solution

N/A

DEATH BENEFIT RETURN OF PREMIUM RIDER

Policy form 3ROPAF05

- Designed to accommodate premium finance situations
- Provides for additional death benefit equal to the premium paid, less withdrawals, plus interest if desired

Vista Elite
Crown Solution

N/A

ACCELERATED DEATH BENEFIT RIDER

Issue ages: 0-85
Policy form TABR-93

- Accelerated death benefit
- When terminal illness results in life expectancy of less than 12 months, up to 50% of death benefit can be paid in advance

Vista Advantage
Vista Select
Vista Elite
Crown Solution
Horizon SUL
Professional Choices
10-, 15-, 20-, 30-Year Term

50% of death benefit,
up to \$250,000

WAIVER OF SURRENDER CHARGE DUE TO CONFINEMENT RIDER (NURSING HOME RIDER)

Policy form 31041F02

- Allows policyholder to annually withdraw up to 25% of the net account value without incurring surrender charges if confined to a hospital or nursing facility for at least 30 consecutive days

Vista Elite
Crown Solution

25% of net amount value

OTHER RIDERS AVAILABLE INCLUDE:

(Rider Availability, and provisions may vary by state and product. See policy for details)

- Primary Insured Rider
- Waiver of Monthly Deductions Rider
- Waiver of Specified Premium Rider
- Accidental Death Benefit Rider
- Guaranteed Purchase Option Rider
- Additional Insured Rider
- Children's Insurance Rider



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