

**Vista Elite**  
**Indianapolis Life Equity Indexed Universal Life Insurance**

**Product Overview:**

**Issue Ages: (Age Nearest Birthday)**

- 0-85
- 18-75

**Premiums:**

Flexible, subject to five-year minimum premium and guideline premium limitations

**Minimum Face Amount:**

- \$100,000 (Preferred Underwriting)
- \$25,000 (Standard Underwriting)

**Death Benefit:**

The greater of the face amount times the DEFRA Corridor percentage OR:

- Option Type 1- The face amount
- Option Type 2- The initial face amount plus the cash value in any given year

**Underwriting:**

- Preferred Non-Tobacco
- Standard Non-Tobacco
- Preferred Tobacco
- Standard Tobacco

**Maximum Special Class:**

Table P

**Expense Charges:**

- \$5 per month
- Percentage of premium charge: varies by age, gender, and underwriting class
- Premium Load: 5%
- Surrender charges apply for 15 years

**Index Link:**

Standard & Poor's 500 Composite Stock Price Index

**Participation Rate:**

100% guaranteed for the life of the contract

**Interest Crediting Strategies:**

- Basic Interest Strategy

- Five-Year Fixed Term Interest Strategy
- Five-Year Equity Indexed Strategy

**Guaranteed Interest Rate:**

2%

**Available Benefits and Riders\*\***

- No-Lapse Guarantee Rider
- Face Amount Increase Rider
- Waiver of Monthly Deduction Rider
- Waiver of Specified Premium Rider
- Waiver of Surrender Charge Due to Confinement Rider
- Primary Insured Rider
- Maturity Extension Rider
- Accidental Death Benefit Rider
- Guaranteed Purchase Option Rider
- Additional Insured Rider
- Children's Insurance Rider
- Caring for Today Terminal Illness Benefit

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