

Vista Select
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
- 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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