

APPENDIX 1: INSURANCE COMPANY SOURCE PROPOSALS

ATTENTION

Please be aware that these are illustrations only and are not a part of your policy or insurance contract. All representations in these illustrations are based upon historical and current assumptions as to interest crediting rates, mortality charges, and expense charges.

Since these historical and current assumptions are not guaranteed, your actual policy values will fluctuate from those illustrated here. You will receive a statement each year from the Insurance Company showing interest crediting rates, mortality charges, and expense charges as well as the coming year's current interest crediting rate. The agent of record has no control over these charges or values as indicated in the "policy delivery receipt and acknowledgement" document. However, the agent can be contacted at any time to clarify these contracts and can obtain reports from the Insurance Company at any time for the policy owner.

List of Possible Ratings

<i>A.M. Best</i>	<i>Standard & Poor's</i>	<i>Moody's</i>	<i>Fitch Ratings</i>	<i>Weiss</i>
1. A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2. A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3. A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4. A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5. B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6. B+ Good	A Strong	A2 Good	A Strong	B- Good
7. B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8. B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9. C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10. C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11. C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12. C- Weak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13. D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14. E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15. F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.	B- Weak	B3 Poor	B- Weak	F Failed
17.	CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.	CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.	CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.	CC Extremely Weak	Ca Extremely Poor	CC Very Weak	
21.		C Lowest	C Very Weak	
22.			DDD Insolvent	
23.			DD Insolvent	
24.			D Insolvent	

Indianapolis Life

Group Affiliation: AmerUs Group
Address: P.O. Box 1555 Mailstop H73
 Des Moines IA 50306-1555
Phone: 515-557-3935

Domicile: IN
NAIC Number: 64645
Year Established: 1905
Company Type: Stock

Ratings

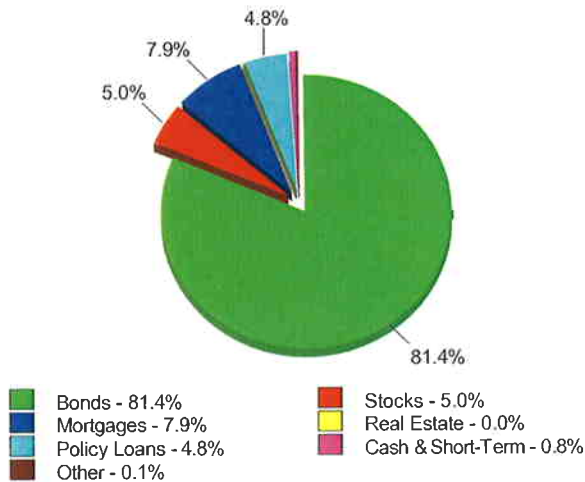
A.M. Best Company (Best's Rating, 15 ratings)	A (3)
Standard & Poor's (Financial Strength, 20 ratings)	A+ (5)
Moody's (Financial Strength, 21 ratings)	A3 (7)
Fitch Ratings (Financial Strength, 24 ratings)	A (6)
Weiss Ratings (Safety Rating, 16 ratings)	C+ (7)
Comdex (Percentile in Rated Companies)	77

Assets & Liabilities

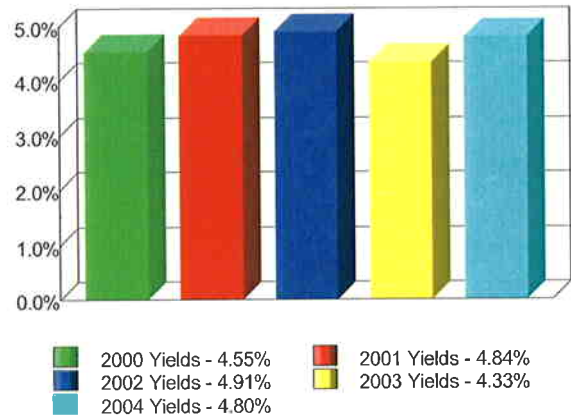
Total Admitted Assets	3,657,203
Total Liabilities	3,421,613
Separate Accounts	248,507
Total Surplus & AVR	266,811
As % of General Account Assets	7.8%

Invested Assets

Total Invested Assets 3,215,122



Investment Yields

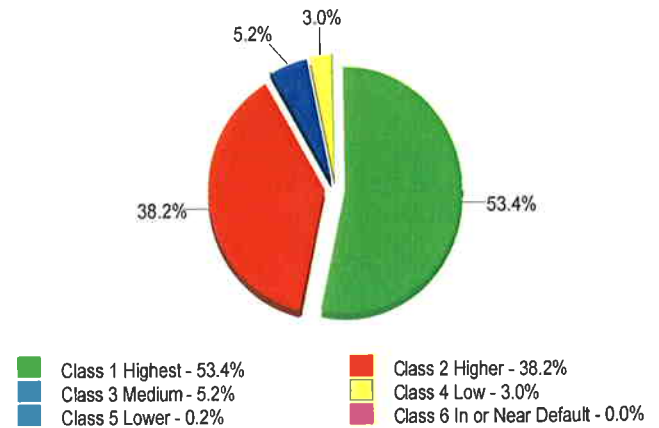


5 Year Average 4.69%

Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.0%
As a Percent of Invested Assets	0.0%

Bond Quality



Income & Earnings

Total Income	289,498
Net Premiums Written	277,560
Earnings Before Dividends and Taxes	68,308
Net Operating Earnings	36,731

Data for Year-End 2004 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of January 01, 2006.

Presented by: Douglas R Andrew, Paramount Financial Services, Inc., 6340 S. 3000 E., Ste 280, Salt Lake City, UT 84121 Phone: 801-262-8900
 Fax: 801-308-0202 Email: em@pfs-inc.org

INDIANAPOLIS LIFE

An **AMERUS** Company

Home Office:

9200 Keystone Crossing, Suite 800
Indianapolis, IN 46240
1-800-428-7031

A Life Insurance Policy Illustration

**Flexible Premium Adjustable Life Insurance
with Equity Indexed Feature**
Vista Advantage

Designed for
TEAM Plan

Demo Agent
, California

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: UT

Designed for: TEAM Plan
 Issue Age: 59
 Male, Preferred Non-Tobacco

\$1,344,248 Selected Face Amount
 Initial Annual Premium: \$110,000.00
 Initial Death Benefit Option: Level

ILLUSTRATION EXPLANATION

Assumed Issue Date	January 31, 2006																				
Coverage Summary	<table border="0"> <tr> <td></td> <td align="center">Description</td> <td align="center">Amount</td> <td align="center">From Age To Age</td> </tr> <tr> <td>Base Insured Benefits</td> <td>Initial Base Plan</td> <td>\$1,344,248</td> <td>59 - Life of Insured</td> </tr> </table>				Description	Amount	From Age To Age	Base Insured Benefits	Initial Base Plan	\$1,344,248	59 - Life of Insured										
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Initial Premium Direction	<table border="0"> <tr> <td>Basic Interest Strategy:</td> <td>\$5,455.32 Annually</td> <td>5.00% Assumed</td> </tr> <tr> <td>1 Year Fixed Term Strategy:</td> <td>0% of remaining premium</td> <td>5.00% Assumed</td> </tr> <tr> <td>5 Year Fixed Term Strategy:</td> <td>0% of remaining premium</td> <td>4.00% Assumed</td> </tr> <tr> <td colspan="3"><u>Indexed Strategies:</u></td> </tr> <tr> <td>1 Year Point to Point (1 Yr PtP):</td> <td>100% of remaining premium</td> <td>7.90% Assumed</td> </tr> <tr> <td>2 Year Point to Point (2 Yr PtP):</td> <td>0% of remaining premium</td> <td>8.30% Assumed</td> </tr> </table> <p>See the Non-Guaranteed Assumed Weighted Average Interest Rate section regarding calculation of interest rates.</p>			Basic Interest Strategy:	\$5,455.32 Annually	5.00% Assumed	1 Year Fixed Term Strategy:	0% of remaining premium	5.00% Assumed	5 Year Fixed Term Strategy:	0% of remaining premium	4.00% Assumed	<u>Indexed Strategies:</u>			1 Year Point to Point (1 Yr PtP):	100% of remaining premium	7.90% Assumed	2 Year Point to Point (2 Yr PtP):	0% of remaining premium	8.30% Assumed
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Underwriting Class	<p>The premium options and monthly charges calculated for this illustration assume a policy is issued with the underwriting class listed above. The actual underwriting class will depend on the outcome of the underwriting process, and may vary from what is shown on this illustration. If so, you will receive a revised illustration with your insurance contract.</p>																				
Universal Life Insurance	<p>Vista Advantage is an individual flexible premium adjustable life insurance policy, sometimes referred to as universal life with an indexed feature. This life insurance provides for an adjustable death benefit and flexible premium payments. This illustration shows policy values and benefits based upon assumptions specified herein, and reflects both guaranteed and non-guaranteed values.</p> <p>The Net Cash Value is based upon a number of factors, including premium payments, monthly charges, and interest credited to the policy. Interest rates and charges are subject to change. The guaranteed interest rate is 2% for the Basic Interest Strategy and each Fixed Term Strategy. For each Indexed Strategy, a minimum interest rate of 2% is guaranteed on the earlier of policy termination or end of Indexed Term. The charges are guaranteed not to exceed the maximums listed in the contract. See the policy for more information.</p> <p>This is a life insurance product and does not represent an investment in the stock market. This life insurance product is offered through Indianapolis Life Insurance Company and is not FDIC insured.</p>																				
Death Benefit	<p>The death benefit assumed at issue is shown above. The actual amount payable at death may be decreased by loans or withdrawals, or increased by additional insurance benefits. The insurance contract will specify how to determine the benefit.</p>																				
Death Benefit Option	<p>The policy provides for a level death benefit. The cost of insurance is based on the difference between the death benefit and the Account Value. The death benefit option may be changed at any time after the first policy year, subject to evidence of insurability as required by the policy. See the policy for more information.</p>																				