

H O R I Z O N

Universal Life

Each new day brings changes in your life. Though some are more significant than others, planning for the meaningful ones is an important step. Whether you are experiencing the growth of your business, an upcoming retirement, maybe a marriage or paying for your child's college education, your life is changing. As your life changes, so do your insurance protection needs. Wouldn't it be convenient to find one policy that can accommodate all these changes throughout your lifetime? Indianapolis Life's Horizon Universal Life products may satisfy many of your life's changing needs – all in one insurance product.



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.

Indianapolis Life, founded in 1905, is dedicated to helping customers achieve their financial and personal dreams with innovative solutions to their life protection and asset accumulation needs.

INDIANAPOLIS LIFE

An **AMERUS** Company

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H O R I Z O N

Universal Life

For a lifetime.



INDIANAPOLIS LIFE

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Flexibility to Meet Your Needs

You can tailor your Horizon Universal Life policy to meet specific objectives, such as retirement income or college funding, by adjusting the premium level of the policy. In addition, the policy's cash accumulation value may be available via policy withdrawals or loans, at little or no net interest.*

Horizon Universal Life policies also have a built-in guaranteed credited interest rate. Though credited interest rates will fluctuate over time, they will never fall below the contractual guarantee of 4% stated in your policy.

Key Features and Benefits

First, you select the amount of coverage that best fits your needs – you can even choose an amount as low as \$25,000. The benefit payable to your beneficiary may be increased or decreased, subject to certain limits, without issuing a new policy.

Furthermore, each Horizon Universal Life policy offers two death benefit options:

- A level amount of coverage (the policy's stated death benefit) or,
- Increasing coverage (the policy stated death benefit plus account value)

Choose the Premium Level

Within limits, you choose the premium amount, based on the amount of coverage elected and your current income level.

Premiums paid into a Horizon Universal Life policy can build up a cash value. Each month, interest is credited on the balance of any premiums paid in excess of that needed to cover the cost of the insurance and the expenses of maintaining the policy. Premiums can be increased or decreased depending on the cash value accumulating in your policy.**

Benefits and Riders

You have the ability to further customize your policy using additional benefits and riders, including Waiver of Monthly Deductions, and a variety of term riders. In addition, the Caring for Today Terminal Illness Benefit is available at no cost.™

Each Horizon Universal Life policy also offers a maturity extension option that allows the policy's maturity date to be extended to the insured's age 115. By extending the policy's maturity, distribution of the policy's net cash surrender value can be deferred.^

Horizon Universal Life policies also contain a basic no-lapse guarantee. By paying the minimum premium, this valuable feature guarantees that your policy will stay in force during the no-lapse period regardless of changes in credited interest rates or policy charges, provided certain criteria are met.

Optional No-Lapse Guarantee Rider

(Available on Horizon ULC and ULFlex only)

In addition to the basic no-lapse guarantee described above, you may also select the optional No-Lapse Guarantee (NLG) Rider# to further extend the period of time that your policy will remain in force – so you can be sure that your insurance coverage will be there when your beneficiaries need it.

Available at all issue ages, the NLG rider protects the policy from lapsing prior to age 100 (or for any period specified by you, up to age 100) provided sufficient rider values are maintained.

With the NLG rider and Horizon ULC or ULFlex, you can design a long-term, reliable life insurance solution that will provide you and your family with flexibility and security.

The Horizon Portfolio

Indianapolis Life offers three different Universal Life policies to help meet your insurance needs:

Horizon ULFlex – Designed to offer premium and cash value flexibility.

Horizon ULC – Offers maximum coverage at a minimum premium level.

Horizon SUL – a survivorship policy that insures two lives. This product is excellent for business and estate planning.

As your needs change, your family grows and your business prospers, you need flexible insurance coverage. Horizon Universal Life gives you the versatility you want when you need it most.



* Surrender charges may apply to withdrawals.

** Altering premium payments may affect policy performance and may require additional premium in later years to keep the policy in force.

» Available on Horizon SUL after the first death.

^ The tax consequences of extending a policy maturity date are not clear at this time, so we recommend you consult your tax advisor before exercising this option. Maturity extension availability varies by state.

Rider availability and provisions may vary by state. See rider form for details.