

# Sharing The Vision

**AMERUS**  
*Group*

*What do you  
imagine for the  
financial future  
of you and your  
family?*

**Vis**



Whatever elements your plan includes, insurance should play an important role. And the company behind the insurance should share your vision for a brighter tomorrow. The AmerUs Group companies are committed to helping you realize your dreams. With a long, stable history combined with a solid financial foundation and a progressive view of the future, we stand ready to share the vision with you and yours.



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# AmerUs Group

## CORPORATE OVERVIEW

AmerUs Group is the publicly-owned holding company for our life insurance and annuity companies, which market, underwrite and distribute a full range of products. For over 100 years, the companies of AmerUs Group have been helping customers achieve their financial and personal dreams with innovative solutions to their life protection and asset accumulation needs.

The wholly-owned subsidiaries of AmerUs Group include AmerUs Life Insurance Company, American Investors Life Insurance Company, Inc., Indianapolis Life Insurance Company, Bankers Life Insurance Company of New York and IL Annuity and Insurance Company.

As of March 31, 2003, AmerUs Group's total assets were \$21.4 billion and shareholders' equity totaled more than \$1.3 billion. In addition, AmerUs Group has more than \$80 billion of life insurance in force.

The numbers for 1998-2002 reflect only AmerUs Group as a public company, or its public company predecessor.

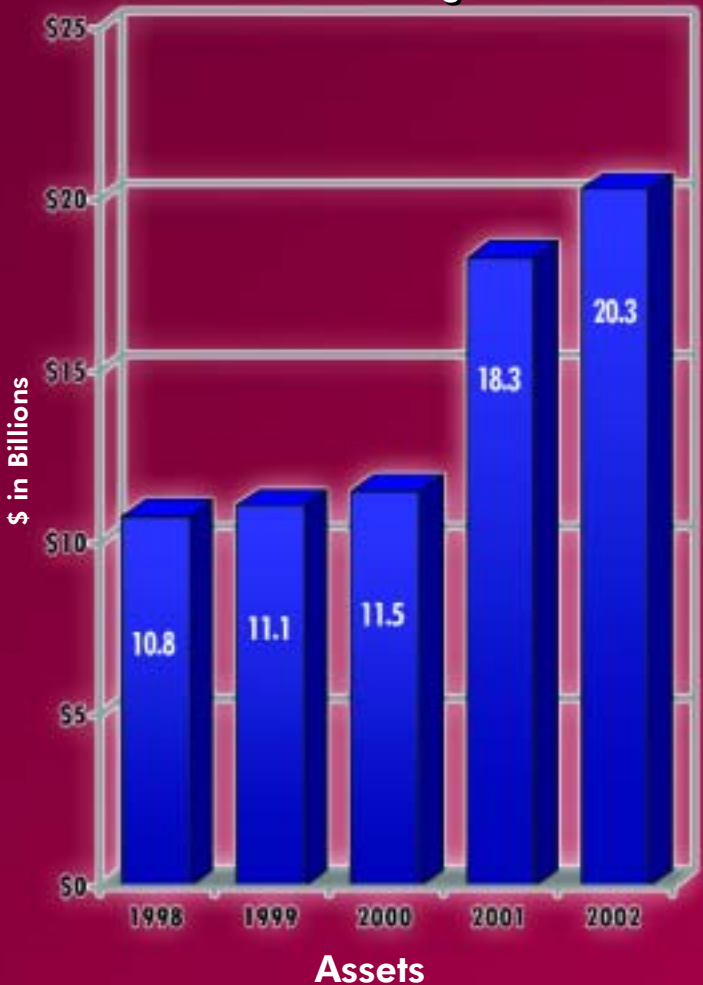


Stability

# MEASURING SUCCESS

On February 3, 1997, AmerUs Group - then called AmerUs Life Holdings - completed its initial public offering. Since then our growth has been steady and impressive. We've significantly expanded our

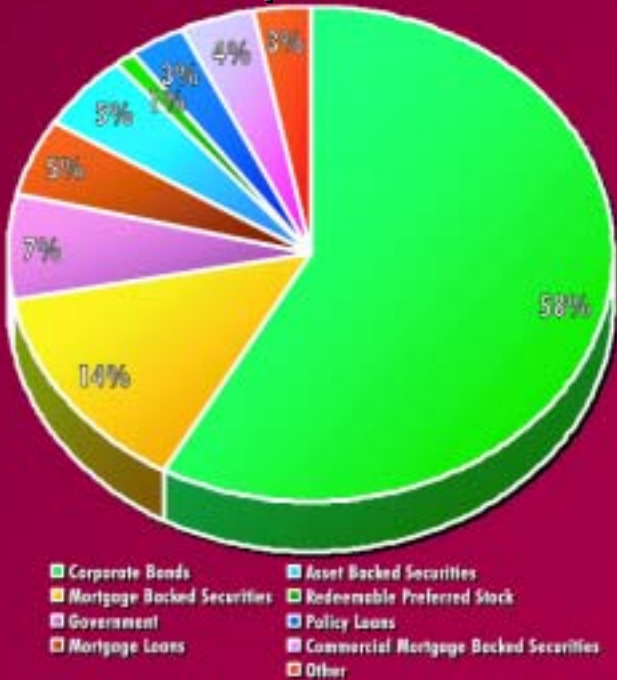
## An Era Of Progress



# AmerUs Group

distribution systems, products and services through internal growth and acquisitions. As a result, our assets have risen from \$10.8 billion to over \$21 billion.

## AmerUs Group Asset Distribution



### Ratings\*

Rating Agency	Rating Assigned	Criteria Used
Standard & Poor's	<b>A+</b> (Strong) Fifth Highest out of 24 rating classes	Financial Strength
A.M.Best Company	<b>A</b> (Excellent) Third highest out of 15 rating classes	Overall Solvency
Moody's	<b>A3</b> (Good) Tenth highest out of 28 rating classes	Overall Financial Strength

\*Ratings apply to AmerUs Life and Indianapolis Life.

## SALES GROWTH

*The AmerUs Group companies have experienced strong sales growth over the past several years. With innovative products and an emphasis on concept marketing, we're confident that this trend will continue well into the future.*

**Total AmerUs Group Life Insurance In-Force\***





# AmerUs Group

## Total AmerUs Group Life Insurance Sales\*



Includes private label sales

## AmerUs Group Fixed Annuity Sales

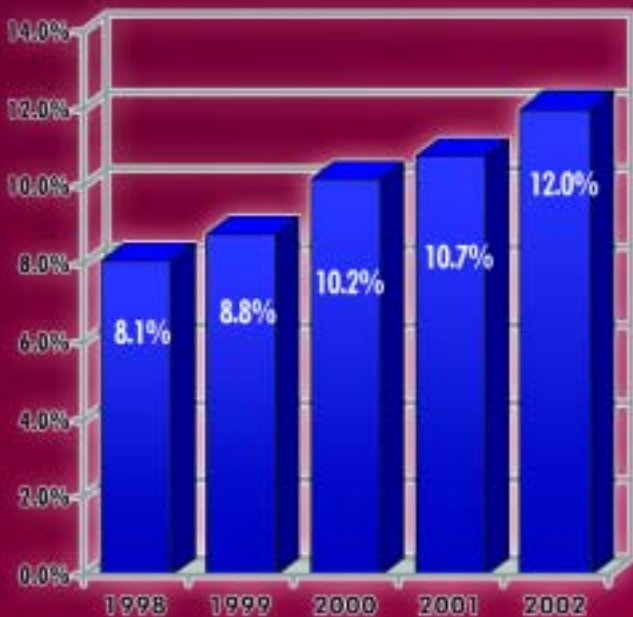


\*Figures include combined totals of AmerUs Life Insurance Company, Indianapolis Life Insurance Company, and Bankers Life of NY

# FOCUSED FOR GROWTH

AmerUs Group has built a strong track record of financial performance

## AmerUs Group Return on Equity\*



*The combination of innovative, market-responsive products and strategic acquisitions has enabled AmerUs Group to consistently grow total revenues.*

\*Calculated using adjusted net operating earnings divided by average equity excluding other accumulated comprehensive income.

# AmerUs Group

by providing value to our policyowners and shareholders.

*The improvement in return on equity reflects AmerUs Group management's focus on the effective use of shareholder resources.*

**AmerUs Group Total Revenue**



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