

# Vista Select

## Equity Indexed Universal Life Insurance

**ISSUE AGES:** (Age nearest birthday)

- 0 - 85
- 18 - 75 for Preferred

**PREMIUMS:**

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

**MINIMUM FACE AMOUNT:**

\$100,000

**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
- Percent of premium charge: varies by age, gender, and underwriting class
- Premium Load: 3%
- 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\*\*:**

- Waiver of Monthly Deduction Rider
- Waiver of Specified Premium 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

**PRODUCT FEATURES:**

- Interest crediting strategy linked to the S&P 500\*
- 5-year and 15-year no-lapse guarantees available<sup>^</sup>
- Interest Rate Guarantee
- Participation Rate Guarantee
- Designed for accumulation
- Choice of two loan interest rate options – Annually Declared (Fixed) or Variable
- Preferred loans available after policy year 10
- Policy values illustrated to age 110

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**Indianapolis Life  
Insurance Company**

[www.indylifeline.com](http://www.indylifeline.com)

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\*\* Not all products, benefits and strategies are available in all states.

<sup>^</sup> 15-year guarantee not available with the Primary Insured Rider or the Additional Insured Rider, and is not available above issue age 75.