

# COMPETITIVE EDGE

**AMERUS**<sup>®</sup>  
Life

Volume 8, Edition 12

## AmerUs Life's Indexed UL takes on the Competition... **AND WINS!**

According to a recent Full Disclosure Survey, AmerUs Life's market leading Indexed Universal Life (IUL) outperformed the competition for Cash Accumulation, Guaranteed Lifetime Coverage and Premium to Endow! Take a look at the comparisons below, the numbers speak for themselves!

### Versus Universal Life

*More Cash Value Accumulation*

Rank	Company	Product	Product Type	Current Accumulated Value Year 40	Internal Rate of Return
1	<b>AmerUs Life</b>	<b>Advantage Builder</b>	<b>IUL</b>	<b>\$1,477,233</b>	<b>6.70%</b>
2	<b>AmerUs Life</b>	<b>Vision Builder</b>	<b>IUL</b>	<b>\$1,180,778</b>	<b>5.84%</b>
3	Conseco Life	Asset Builder Plus	IUL	\$1,078,077	5.49%
4	USAA Life	Universal Life	UL	\$876,666	4.68%
5	Ohio National Life	Virtus Value	UL	\$859,708	4.60%
6	Midland National Life	Innovation UL 2	UL	\$815,293	4.39%
7	North American Life	Custom TermUL	UL	\$739,556	3.99%
8	John Hancock Life	Performance UL Core	UL	\$739,186	3.99%
9	Union Central Life	Excel Protector	UL	\$715,371	3.86%
10	Prudential Life	PruLife Universal Plus	UL	\$713,422	3.84%

Source: Full Disclosure results as of 1/1/2005. \$1,000,000, Male, Age 40, Best Preferred Non-Tobacco, \$7,500 Annual Premium, Level Death Benefit.

### Guaranteed Lifetime Coverage

*No-Lapse IUL*

Rank	Company	Product	Product Type	Annual No-Lapse Guarantee Premium
1	<b>AmerUs Life</b>	<b>Advantage Builder</b>	<b>IUL</b>	<b>\$4,448</b>
2	Pacific Life	VersaFlex V	UL	\$4,494
3	Principal Life	UL Protector	UL	\$4,502
4	Protective Life	Protective Select UL III	UL	\$4,681
5	First Colony Life	Lifetime Protector Flex	UL	\$4,741
6	Travelers Life	Travelers MVP	UL	\$4,804
7	Lincoln National Life	UL LPR 6	UL	\$4,808
8	Banner Life	Continuity Lifetime UL	UL	\$4,980
9	MetLife	Lifetime Protector UL	UL	\$5,010
10	Midland National Life	Innovation UL 2	UL	\$5,071

Source: Full Disclosure results as of 1/1/2005. \$1,000,000 Guaranteed Lifetime Coverage, Male, Age 35, Best Preferred Non-Tobacco, Annual Premiums.

## Minimum Premium to Endow

Rank	Company	Product	Product Type	Minimum Premium to Endow
1	<b>AmerUs Life</b>	<b>Advantage Builder</b>	<b>IUL</b>	<b>\$4,721</b>
2	Ohio National Life	Virtus Value	UL	\$4,915
3	<b>AmerUs Life</b>	<b>Vision Builder</b>	<b>IUL</b>	<b>\$5,091</b>
4	Midland National Life	Innovation UL 2	UL	\$5,309
5	John Hancock Life	Performance UL Core	UL	\$5,359
6	Phoenix Life	Phoenix Accumulator ULII	UL	\$5,601
7	Conseco Life	Asset Builder Plus 100% EIAV	IUL	\$5,607
8	North American Life	Custom TermUL	UL	\$5,670
9	Conseco Life	Conseco Indexed UL	IUL	\$5,698
10	West Coast Life	LifeTime Gold 120	UL	\$5,776

Source: Full Disclosure results as of 1/1/2005. \$1,000,000, Male, Age 40, Best Preferred Non-Tobacco, Level Death Benefit. AmerUs Life uses term blends on premium to endow and premium to carry solves.