

"HEARD IT ON THE STREET"

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I Heard it on the StreetWhen it comes to Indexed Universal Life, AmerUs is Simply the Best!

When you've led the industry in indexed life sales for 19 consecutive quarters and boasted more than half the national market share in 2005, you know you're doing something right. So it came as no surprise that when stacked up against the recently published Full Disclosure report AmerUs Life is at the top of the charts. Despite the number of companies entering the Indexed UL market last year and the growing number of products available, AmerUs Life still leads the way:

- #1 in Retirement Income
- #1 in NLG Level Premium
- #1 in NLG Single Premium
- #2 in NLG 10-Pay Premium
- #4 in 40th Year Cash Value

Retire Income Illustrated Values

Male 40; \$10,000 annual premium to 65; income stream 65-84

1. **AmerUs Life** Vision Builder Series II
2. National Life Ultra EIUL
3. **AmerUs Life** Advantage Builder

NLG (no lapse guarantee) Level Premium

Male 55; \$1 million policy; Best non-tobacco class

1. **AmerUs Life** Advantage Builder IUL
2. AIG American General Life ContinUL Extend
3. AXA Equitable Life Athena Universal Life II
4. Jefferson-Pilot Life JPF Legend 300 XG2
5. Midland National Life Innovation Universal Life 2.1

NLG (no lapse guarantee) Single Premium

Male 55; \$1 million policy; Best non-tobacco class

1. **AmerUs Life** Advantage Builder IUL
2. Jefferson-Pilot Life JPF Legend 300 XG2
3. MetLife Guarantee Advantage UL
4. Jackson National Life Generations UL
5. AIG American General ContinUL Extend

NLG (no lapse guarantee) 10-Pay Premium

Male 55; \$1 million policy; Best non-tobacco class

1. AXA Equitable Life Athena Universal Life II
2. **AmerUs Life** Advantage Builder IUL
3. Jefferson-Pilot Life JPF Legend 300 XG2
4. MetLife Guarantee Advantage UL
5. Lincoln National Life UL LRP 6

Industry News

- U.S. applications for life insurance rose 0.3 percent year-over-year in February, according to the MIB Life Index. Activity was up in the 0-44 and

45-59 age groups, 0.2 percent and 2.0 percent, respectively. Decreased activity occurred in ages 60+, off 3.4 percent.

- Sen. Max Baucus, D-Mont., ranking minority member of Senate Finance Committee, introduced the Savings Competitiveness Act on March 16. If enacted, the legislation would provide insurers and agents even more incentives to offer retirement products to consumers. Provisions of the bill include allowing a small employer tax credit for employer contributions to new retirement plans and a 50 percent matching contribution for lower-income taxpayers. Other provisions would offer a \$50,000 exemption from minimum distribution requirements for retirees with modest savings, and simplified distribution rules for individual retirement accounts and 401(k) plans.

- A survey by the Securities Industry Association found the cost of compliance has nearly doubled in the past three years, to more than \$25 billion in 2005. The SIA believes much of the increase is due to duplication, as well as inconsistent and ambiguous rules.

Marketing News

- According to a survey by Wachovia Corp., most Americans fear they will not save enough money for retirement, and nearly half are not counting on Social Security to provide the money they need to retire comfortably. About 90 percent say they worry how well prepared they are for retirement and 85 percent said they are no better than "somewhat confident" that they are saving enough.

- The Employee Benefit Research Institute reports "retirees" over age 70 are getting more income from working and far less from earnings on assets than they did back in the 1980s. The share of total income coming from work increased to 37 percent in 2004 from 26 percent in 1987 in the 65-69 age group; to 14 percent from 7 percent in the 75-79 age group; and to 3.4 percent from 2.4 percent in the 85 and over age group.

Merger News

- Shareholders of Lincoln National Corp. and Jefferson-Pilot Corp. have approved the proposed merger between the companies. Lincoln is purchasing Jefferson-Pilot in a deal expected to close in early April.

AmerUs Group - A Top Performer

- LIMRA recently released its industry rankings for life insurance premiums written in 2005. AmerUs Group continues to be one of the top insurance companies in the United States. With a varied portfolio, including our market-leading indexed universal life, we offer the products, performance and service you need to be successful.

AmerUs Group 2005 Sales Rankings

Product	Premium	Ranking
Equity Indexed Universal Life	94.1 million	#1
Universal Life	\$97.2 million	#15
Total Fixed Life	\$117.6 million	#23
Interest Sensitive Whole Life	\$9.6 million	#28
Term Life	\$10.9 million	#36

- LIMRA also reported that universal life premiums, including Indexed UL, rose 10 percent over 2004, the only product that grew in premium last year. All in all, total 2005 individual life insurance coverage was 1 percent lower than in 2004, while policy count dropped an additional 4 percent in 2005. Term and whole life sales both fell 2 percent, while variable products suffered a 9 percent decline. Universal life accounted for 40 percent of all premium written in 2005, followed by whole life (24 percent), term (23 percent), variable universal life (12 percent), and variable life (1 percent).

AmerUs Annuity Group Posts Record Indexed Annuity Sales

The attractiveness of equity indexed annuities continues to grow among financial consumers. The industry reported a record \$27.2 billion in Indexed Annuity premium written in 2005, a 16 percent increase over 2004.

AmerUs Annuity Group had a record year of Indexed Annuity production as well. In 2005, AmerUs wrote \$2.4 billion in Indexed Annuity premium, a phenomenal **60 percent increase** over 2004 and the third highest total in the industry. These outstanding results mean that for the fifth consecutive year, AmerUs Annuity Group ranked among the top 5 in Indexed Annuity sales.

Top 5 Indexed Annuity Marketers for 2005

- 1) Allianz Life
- 2) American Equity
- 3) AmerUs Annuity Group
- 4) Old Mutual
- 5) ING

PLEASE CHECK OUR WEBSITE www.indexmarketinggroup.com FOR MORE INFORMATION ON SALES IDEAS, POWERPOINT PRESENTATIONS EXPLAINING EQUITY INDEXED LIFE AND ANNUITY PRODUCTS AND HOW THEY WORK AND NEW MARKETS TO SELL IN.