

Name the customer most likely to purchase life insurance?

A LIMRA Survey Says ... Married with Children

A recent study by LIMRA shows the consumers most likely to purchase life insurance in the next 12 months are younger households (those under age 45) and married households with children. With its competitive no-lapse guarantee premiums, AmerUs Life's **Advantage Builder Indexed Universal Life** is the ideal product to help you take advantage of this lucrative market.

Take a look at how Advantage Builder compares to other no-lapse guarantee products on the market today for a 35-year old male and female.

\$250,000 Initial Face Amount, Best Preferred Class, Lifetime Guaranteed Protection

Male, Age 35

Company	Product	Annual Premium
AmerUs Life	Advantage Builder	\$1,119
Protective	Protective Select UL IV	\$1,200
Jefferson Pilot	Legend 300 XG2	\$1,224
American General	ContinUL	\$1,404
John Hancock	Protection UL G	\$1,455
Principal	UL Protector II	\$1,472

Female, Age 35

Company	Product	Annual Premium
AmerUs Life	Advantage Builder	\$914
Protective	Protective Select UL IV	\$960
Jefferson Pilot	Legend 300 XG2	\$1,028
John Hancock	Protection UL G	\$1,154
American General	ContinUL	\$1,162
Principal UL	Protector II	\$1,170

For additional details on Advantage Builder and its ultra-competitive No-Lapse Guarantee Rider, go to www.ameruslive.com and select from the main menu: Products > Indexed Life > Advantage Builder.

Information from individual company software thought to be correct as of August 2005. Policy forms 2EAD04 and 2NLEAD04. Products available in most states.

I Heard it on the Street

It is vitally important for salespeople to establish momentum. The renowned selling experts Jack and Garry Kinder compare sales momentum to starting a locomotive. It takes 238 pounds of pressure to get a locomotive started. It only takes 33 pounds to keep the locomotive traveling once it has gained full speed. But if the locomotive stops, it takes 238 pounds of pressure to get it started again.

The same is true of salespeople. Once you get rolling, it only takes a small amount of effort to keep rolling. If you stop or experience an interruption in your sales activity, it takes a tremendous amount of discipline and effort to reestablish the momentum.

Industry News

- Using S&P 500 calendar year performance since 1950, the chance of making money in the stock market in any single one-year period has been 76% and the average total return achieved has been 12.1%. The chance of making money in any five-year period has been 90% and the aggregate total return achieved over the five years has averaged 85%, or 13.1% per year. The chance of making money in any 10-year period has been 100% and the aggregate total return achieved over the 10 years has averaged 238%, or 13.0% per year. Source: By the Numbers.
- In the 10 bull stock markets that have occurred since 1950, the median gain (from trough to peak) for the S&P 500 has been 73%. Since the stock index bottomed on October 9, 2002 at 777, the index has gained 57% through the close of business on August 18, 2005. Source: InvesTech Research, USA Today, By the Numbers.

- According to a report from LIMRA, producers identified the following as their major business challenges: attracting new clients, compliance, developing business relationships with CPAs, attorneys and other advisors, developing their own expertise and identifying a successor.
- LIMRA reported that industry individual life premium for the first six-months of 2005 was even with 2004. During the first half of the year, universal life premium was up 16%, term life premium was stable, whole life premium was down 1%, survivorship life premium was down 6%, and variable life premium was down 14%.
- Industry fixed annuity premium was up 1% in the first half of 2005 when compared to 2004, according to LIMRA. The increase was due to indexed annuity premium, which was up 49%, while traditional fixed rate deferred annuity premium was down 17%.
- The College for Financial Planning and the Financial Planning Association reported that certified financial planners' average gross income increased 27% in 2004 to \$277,800 annually; up from \$219,000 in 2003.

Mergers & Acquisitions

- American Express is spinning off its financial advisors business, now known as Ameriprise Financial Inc., to its shareholders on September 30th. After the distribution, Ameriprise will be an independent, publicly-traded company.
- Allmerica is exiting the life insurance business by selling its variable life insurance and annuity business, Allmerica Financial Life Insurance and Annuity Company, to Goldman Sachs for a reported \$385 million. The company plans to focus on property and casualty insurance.

AmerUs Life Announcement to Policyholders and Agents Affected by Hurricane Katrina

The AmerUs Life family extends its condolences and sympathies to our agents and policyholders who have experienced losses, injury and displacement as a result of Hurricane Katrina. We would like to extend a helping hand to those who have felt the wrath of this unprecedented natural disaster.

Life insurance coverage will remain in force and will not lapse due to nonpayment of premiums. We will update this information as the situation warrants. Policyholders and agents are urged to call our emergency response toll-free hotline, manned by a special team of senior associates, at (888) 222-1173 to receive expedited assistance with accessing available life insurance policy cash values and to answer questions concerning policy payments, extensions, alternate addresses, lost or destroyed policies and the like.

**Emergency Response Hotline
(888) 222-1173**

AmerUs Group Contributes to Hurricane Katrina Relief

As the country comes together to help with recovery and rebuilding, AmerUs Group has joined other companies in providing support to United Way and the American Red Cross, knowing that they can help rebuild broken homes and lives. AmerUs Group's Charitable Foundation is donating \$50,000 to the United Way Hurricane Katrina Response Fund.

United Way is allocating the funds for both front-line disaster relief and long-term recovery needs as determined by local United Ways in affected areas, in coordination with a vast network of human services agencies including the Red Cross.

Agent's Notepad on AmerUs Live *An Enhancement to Help You Manage Your Business*

The Agent's Notepad is a new feature available on the Pending New Business Report on AmerUs Live. It provides you with the capability to append comments to a pending policy status. So, for example, if you wanted to make note that you had spoken to the underwriter regarding a specific case, you could add that information and it would be viewable on the Pending Report Status page, below the Requirements section. This allows you to have an electronic record of this information, rather than trying to match written notes that you have, with a particular case online.

In addition to adding free form notes, you are also able to elect to have the content of any e-mail that you send to the underwriter or New Business Team from the Pending Report page appended to the pending policy status. Once a note has been added, it cannot be modified — an additional note, however, can be added.

Purpose

The purpose of the Agent's Notepad is to help you better manage your new business cases by:

- Providing a facility for you to share notes with those associated with the case.
- Supplying a convenient method for you to keep track of issues related to the case.

NOTE: The Notepad is not intended as a communication tool between the agent and the Home Office — it is intended strictly for your own reference. There is no notification that occurs within the Home Office if you add a comment to the Notepad. Home Office associates are not checking the Notepad for messages directed to them. The Notepad does not change the way that you communicate with the Home Office regarding a case — e-mail or call the Underwriter/New Business when you have specific issues.

Who Can Add and View a Note

A note can be added, and viewed, by anyone with access to that pending case online. This means that the following individuals would all have access:

- 1) Writing agent;

- 2) Office staff personnel working for that agent,
- 3) An agent/manager in the writing agent's upline hierarchy; and
- 4) Office staff personnel associated with the upline agent.

The Notepad will be viewable online for a given case as long as that case remains on the Pending Report. Once the case is no longer displayed on your Pending Business Report, the Notepad for that case will no longer be available. Because of this, do not add information to the Notepad that you need a permanent record of.

PLEASE CHECK OUR WEBSITE www.equityindexmarketing.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.