MAKE YOUR MONEY

WORK SMARTER.

HERITAGE BUILDER ANNUITY

INVESTORS HERITAGE™

LOOK SMART. RETIRE IN STYLE.

People approaching or in retirement often have a common dilemma, which is how to keep their cash safe, readily liquid, and earning interest. A CD comes to mind, but a better option is the Investors Heritage Builder Annuity. It earns more interest and has more benefits. Let's compare.

	CDs	HERITAGE BUILDER ANNUITY
Is it safe?	Yes	Yes
Can I access cash?	Yes	Yes
Can I defer taxes?	No	Yes
Can I draw income?	No	Yes*
Are there free withdrawals?	No	Yes
Does it provide lifetime income?	No	Yes

*After 12 months.

THE INVESTORS HERITAGE BUILDER ANNUITY AT-A-GLANCE.

This is how you make your money work smarter with safety and flexibility built in so you can earn higher interest rates than you could with a CD, yet still keep your money liquid. Plus, we offer free withdrawals.

ISSUE AGES

From age 0–90 at the age of your last birthday.

INVESTMENT AMOUNTS

	MINIMUM	MAXIMUM
3-year	$50,000	$1,000,000*
5-year	$50,000	$1,000,000*
7-year	$50,000	$1,000,000*

*Without home-office approval.

GUARANTEED INTEREST RATES

Investors Heritage 3, 5, and 7-year Builder Annuities each have competitive guaranteed interest rates for the duration of the contract.

HERITAGE BUILDER ANNUITY

We make every effort to ensure you have access to your money when you need it. Not only do we offer free withdrawals of up to 10% of your cash value after one year, we also offer nursing home withdrawals of up to 50% for certain medical situations. The flexible withdrawal options are shown below.

OPTION	REQUIREMENT
Accumulated Interest	After 30 days
Required Minimum Distribution	Six months after effective date
Free Withdrawal	Withdraw up to 10% of account value one year after effective date
Nursing Home Withdrawal	Withdraw up to 50% of account value one year after effective date* **

*Subject to medical requirements. **Nursing home waiver only available to issue ages 0–80.

DEATH BENEFIT

The guaranteed death benefit equals the account value and will be paid to a designated beneficiary.

ACCEPTED FUNDS INCLUDE

- Rollovers from qualified plans
- IRAs
- Roth IRAs & conversions
- Non-qualified funds

WITHDRAWAL CHARGES

For withdrawals in excess of amounts allowed under free withdrawal options, the following charges apply.

YEAR	1	2	3	4	5	6	7	8
IHBA-3	9%	8%	7%	0%				
IHBA-5	9%	8%	7%	6%	5%	0%		
IHBA-7	9%	8%	7%	6%	5%	4%	3%	0%

INVESTORS HERITAGE

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Investors Heritage is a family-run insurance business that has operated since 1960 with the idea that people deserve respect, loyalty, and follow-through. As a result, we've offered the highest level of personable service paired with new technologies and new products to bring peace of mind, comfort, and dependability to our customers. It was a simple idea and the right idea that has stood the test of time.

Product availability and provisions may vary by state. This is not a policy contract and only partial product information is presented here. Refer to the policy for complete terms and conditions. Information in this brochure is not intended as tax advice. Contact your qualified tax adviser.