HERITAGE

BUILDER

MULTI-YEAR GUARANTEED ANNUITY

INVESTORS HERITAGE®

Your Future. Our Life's Work.

MAKE YOUR MONEY WORK SMARTER

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 Multi-Year Guaranteed Annuity (MYGA).

A MYGA is designed to be part of your retirement plan purchased with funds you do not plan to need for daily living for the next several years. With a Heritage Builder MYGA plan, your money will be working for you – while not subject to market risk because the interest rate is guaranteed for 3-years, 5-years or 7-years. And there are no annual fees – 100% of your contribution is earning tax-deferred interest.

Make your money work smarter with built-in safety and flexibility.

ELIGIBILITY

The Heritage Builder is available to U.S. citizens ages 0 through 90, for Qualified and Non-qualified funds. Premium minimums and maximums are subject to change. Please see the product Rate Sheet for current amounts.

You have the option to choose a 3-year, 5-year or 7-year guarantee period. With a guaranteed interest rate, you don't have to worry about market downturns during that entire period. Interest is posted to the Account Value daily and compounded at the end of each contract year. Peace of mind provided while your money works for you.

LIQUIDITY

In addition to rate guarantees, the Heritage Builder allows for penalty-free withdrawal options should you need to access funds during your crediting period.

Accumulated Interest[1]

AVAILABLE PENALTY-FREE 30 DAYS AFTER POLICY EFFECTIVE DATE

Accumulated interest can be taken as automatic installments paid annually, semi-annually, quarterly or monthly. There is a $100 minimum for withdrawals and they must be paid by electronic transfer.

Free Withdrawal[1]

UP TO 10% OF THE BEGINNING OF YEAR ACCOUNT VALUE IS AVAILABLE PENALTY-FREE AFTER THE FIRST CONTRACT YEAR

You may withdraw up to 10% of the beginning of year Account Value penalty-free after the first contract year. Your Free Withdrawal can be taken as a one-time payment or as automatic installments paid annually, semi-annually, quarterly or monthly. There is a $100 minimum for withdrawals and they must be paid by electronic transfer. May be subject to additional terms.

Required Minimum Distribution

RMDs PENALTY-FREE SIX MONTHS AFTER EFFECTIVE DATE

The Heritage Builder MYGA is "RMD friendly." The amount the IRS requires you to withdraw annually after reaching RMD age is available after the first six months, without fee, even if it exceeds your annual Free Withdrawal amount. This applies to qualified accounts only. RMDs may be scheduled for withdrawal to be taken automatically on an annual, semi-annual, quarterly or monthly basis. There is a $100 minimum for withdrawals, and they must be paid by electronic transfer. May be subject to additional terms.

[1]Free withdrawal amounts from Accumulated Interest and Free Withdrawal may be limited by other free withdrawals taken. Minimums subject to change.

Nursing Home Waiver

Up to 50% of the accumulated Account Value is available penalty-free after the first contract year if on a Physician's written recommendation,[2] the Annuitant is confined in an Eligible Nursing Home due to: medical necessity, the Annuitant being unable to perform two of the Activities of Daily Living (ADL), or the Annuitant having a cognitive impairment. The ADLs are: eating, bathing, dressing, transferring, toileting, and continence (and ambulating in California only). Nursing home confinement must last for 90 days before Annuitant is eligible for the benefit. The Waiver benefit is not available if the annuitant was confined to nursing home when the policy was issued. See California supplemental form for state specific waiver information. Certain restrictions apply, see contract for details. The Nursing Home Benefit is not available in South Dakota.

Surrender Charge Period

The Surrender Charge Period is 10 years in most states and 9 years in California. The following charges will apply during the Surrender Charge Period. See California supplemental information for Withdrawal Charges.

Withdrawal Charges

YEAR	1	2	3	4	5	6	7
3-YEAR	7.65%	7.50%	6.50%				
5-YEAR	7.65%	7.50%	6.50%	5.55%	4.55%		
7-YEAR	7.65%	7.50%	6.50%	5.55%	4.55%	3.55%	2.50%

Market Value Adjustment (MVA)

A Market Value Adjustment may apply to withdrawals over the Free Withdrawal amounts during the Withdrawal Charge Period and to certain annuitization options. The MVA is based on the change in the leading bond index yield from the close of business on the day prior to your contract being issued and the close of business the day prior to your withdrawal. The MVA may be a credit, increasing your withdrawal amount, or a fee, decreasing your withdrawal amount. Due to the mechanics of an MVA, Withdrawal Amounts generally decrease as the index yield rises. When the index yield decreases enough over time, the Withdrawal Amounts generally increase. Even with a negative MVA, you will never receive less than the Guaranteed Minimum Cash Value.

DEATH BENEFIT

Nobody likes to think about it, but everyone has to face it sooner or later. In the event of your death, your beneficiaries will receive a benefit that is equal to the Accumulated Account Value, adding to the legacy you've built. You will be able to name your beneficiaries during the application process.

[2]A physician is a person who is legally licensed in the United States as a Doctor of Medicine (MD) or as a Doctor of Osteopathy (DO) and who is not the Owner or the Annuitant or a member of the immediate family of the Owner or Annuitant.

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The Heritage Builder is a single premium, multi-year guaranteed annuity (MYGA) issued Investors Heritage Life Insurance Company, 200 Capital Avenue, Frankfort, Kentucky. The Heritage Builder products are available on the following form numbers in most states. State variations apply. Contract form number ICC20-SPDA2, Nursing Home Waiver Rider ICC20-NHR-1, Waiver of Withdrawal Charges NHR-CA, and Market Value Adjustment Rider ICC20-MVA2. Product features and availability vary by state. See policy form for actual contract terms and conditions.

A MYGA is intended to be an insurance product for retirement or other long-term needs for a person who has sufficient cash or other liquid assets available for living expenses and unexpected emergencies, such as medical expenses. A MYGA is not a registered security or stock market investment and does not participate directly in any stock or equity investments or index.

Guarantees and claims paying ability are backed by the financial strength of Investors Heritage. Annuities are not FDIC or NCUA/ NCUSIF insured, are not obligations or deposits, are not guaranteed or underwritten by any bank, savings and loan or credit union and are not a condition of the provision or term of any banking service or activity.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes and may also be subject to a 10% federal income tax penalty, if taken prior to age 59½. Normal rules surrounding the taxation of IRA payments apply. Early Withdrawal Charges may also apply. Guaranteed amounts may be reduced if withdrawals exceed the free withdrawal amounts. Investors Heritage does not provide tax, legal or accounting advice. Please consult a qualified advisor for such advice.

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We started Investors Heritage back when deals were sealed with a handshake. We firmly believe that people deserve respect, commitment and follow-through. Some may call that old fashioned, we don't disagree. We're putting old-fashioned values where they belong — in the future. So, we've always been looking ahead, investing in new technologies and new products to bring peace of mind, comfort, and dependability to our customers.

For over a half century, we've backed our commitment to policyholders with a track record of financial strength and exceptional service. Each of our retirement and savings products is supported by a team of professionals working to protect and grow your savings across market cycles and give you peace of mind knowing that your future needs are met.