



# INVESTORS HERITAGE

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## CERTIFICATE OF DISCLOSURE

### Owner

|              |                     |             |               |                                   |
|--------------|---------------------|-------------|---------------|-----------------------------------|
| <i>First</i> | <i>Middle Init.</i> | <i>Last</i> | <i>Suffix</i> | <i>Date of Birth (MM/DD/YYYY)</i> |
|--------------|---------------------|-------------|---------------|-----------------------------------|

### Joint Owner

|              |                     |             |               |                                   |
|--------------|---------------------|-------------|---------------|-----------------------------------|
| <i>First</i> | <i>Middle Init.</i> | <i>Last</i> | <i>Suffix</i> | <i>Date of Birth (MM/DD/YYYY)</i> |
|--------------|---------------------|-------------|---------------|-----------------------------------|

Please sign and date below, acknowledging that you have read and understand all of the following:

### INTEREST CREDITING

The Initial Guaranteed Interest Rate of \_\_\_\_\_% is guaranteed during the Initial Guaranteed Period of the contract. You have selected the following Initial Guarantee Period: \_\_\_\_\_ Years

### WITHDRAWAL CHARGES

During the Initial Guaranteed Period and any Subsequent Guarantee Period, a Withdrawal Charge may be assessed if you make a withdrawal or surrender your contract. The Withdrawal Charge will be calculated as follows:

- At partial withdrawal, the partial withdrawal amount, multiplied by the Withdrawal Charge Percentage shown below; or
- At surrender, the Account Value, multiplied by the Withdrawal Charge Percentage shown below.

| GUARANTEE PERIOD | CONTRACT YEAR |    |    |     |
|------------------|---------------|----|----|-----|
|                  | 1             | 2  | 3  | 4+  |
| 3 Years          | 9%            | 8% | 7% | -0- |

| GUARANTEE PERIOD | CONTRACT YEAR |    |    |    |    |     |
|------------------|---------------|----|----|----|----|-----|
|                  | 1             | 2  | 3  | 4  | 5  | 6+  |
| 5 Years          | 9%            | 8% | 7% | 6% | 5% | -0- |

| GUARANTEE PERIOD | CONTRACT YEAR |    |    |    |    |    |    |     |
|------------------|---------------|----|----|----|----|----|----|-----|
|                  | 1             | 2  | 3  | 4  | 5  | 6  | 7  | 8+  |
| 7 Years          | 9%            | 8% | 7% | 6% | 5% | 4% | 3% | -0- |

### Exceptions:

- Interest only withdrawals are available after thirty (30) days.
- 10% free withdrawals of the accumulated contract value each year after the first year.
- RMD withdrawals once a year after the first six (6) months.
- Nursing Home Waiver (not available in South Dakota or California) up to 50% of accumulated contract value when confined in a licensed Skilled Nursing Facility for at least ninety (90) consecutive days after the first year. *(must be 80 years old or less at the time of issue)*

### MARKET VALUE ADJUSTMENT

When you make a withdrawal in which you would incur a Surrender Charge, we may also increase or decrease the amount you receive based on a Market Value Adjustment (MVA). If interest rates increase after you purchase your annuity, the MVA likely will decrease the amount you receive from a withdrawal or cash surrender. If interest rates decrease, the MVA likely will increase the amount you receive from the withdrawal or cash surrender.

### TAXES

Neither the Company nor its producers give tax advice. Taxes must be paid on deferred earnings when accessed. You may be responsible for income taxes on amounts distributed under the contract, including a 10% penalty for withdrawals prior to age 59 ½.

### CERTIFICATION

I have read this Certificate of Disclosure and understand its contents. I understand that maximizing the value of my contract depends on minimizing withdrawals from my contract during any guarantee period. I further understand that this Certificate of Disclosure is only a summary of certain terms of my annuity contract, and that the contract together with the application, when issued, will represent the entire agreement between the Company and me.

|                           |                      |                                 |                      |
|---------------------------|----------------------|---------------------------------|----------------------|
| <b>Signature of Owner</b> | <b>Date</b>          | <b>Signature of Joint Owner</b> | <b>Date</b>          |
| <input type="text"/>      | <input type="text"/> | <input type="text"/>            | <input type="text"/> |

**A copy of this Certificate of Disclosure will be returned with your annuity contract. Please Read Your Contract Carefully.**