

# Highlights of the Investors Heritage Builder Annuities

(For Use in Texas Only!)

The Heritage Builder Multi-Year Guaranteed Annuity (MYGA) is a wealth-accumulation product that delivers market-leading interest rates that will accrue in a tax deferred manner and also provides free liquidity options.

TAX DEFERRED ANNUITY:	IHBA-3	IHBA-5	IHBA-7
INTEREST RATES:	<b>3.10%</b>	<b>4.00%</b>	<b>4.10%</b>
GUARANTEED FOR:	<b>3 Years</b>	<b>5 Years</b>	<b>7 Years</b>

Interest rates shown are as of 10/01/2018, subject to change and may vary in accord with state regulations.

<b>MINIMUM GUARANTEED RATE</b>	The minimum guaranteed interest after the initial guaranteed period is <b>1.00%</b> .
<b>INTEREST CREDITING</b>	Interest is posted to the Account Value daily and compounded at the end of each contract year.
<b>NO CHARGES OR FEES</b>	There are no annual maintenance fees and no front-end sales loads deducted from your account. 100% of your money works for you!
<b>TAX-DEFERRED GROWTH</b>	You will not pay taxes on interest earned in your annuity until you withdraw funds from your annuity. Taxes on interest credited to your annuity are currently deferred by state and federal law until withdrawn.
<b>IDEAL FOR TAX QUALIFIED ROLLOVER PLANS</b>	For example, IRA, Roth IRA, SEP, 403(b), etc.
<b>ISSUE AGES</b>	0-90 (age of last birthday)
<b>MINIMUM PREMIUM</b>	3-year minimum is \$25,000 qualified or non-qualified 5-year and 7-year minimum is \$10,000 qualified or non-qualified
<b>MAXIMUM PREMIUM</b>	\$1 million without home office approval
<b>INTEREST RATE LOCK</b>	Qualifies for interest rate lock for 45 days on incoming transfers from other financial institutions assuming certain conditions are met.
<b>ACCUMULATED INTEREST OPTION</b>	Available after 30 days. The minimum withdrawal is \$100 and must be paid by Electronic Funds Transfer (EFT). 1, 3, 6 or 12-month payments are allowed.
<b>FREE WITHDRAWAL</b>	Available after 1 year of Effective Date. Policyowners may withdraw up to 10% of the accumulated contract value each year with a minimum withdrawal of \$200.
<b>REQUIRED MINIMUM DISTRIBUTION</b>	Available after 6 months of Effective Date. If a policyowner is required to take a Required Minimum Distribution (RMD) on a tax-qualified annuity, the withdrawal charges are waived on any RMD amount however the RMD distributions are included in the 10% free withdrawal amount.
<b>WITHDRAWAL CHARGES</b>	For withdrawals in excess of amounts allowed under free withdrawal options, the following charges apply:

Guarantee Rate Period	Withdrawal Charge by Contract Year							
	1	2	3	4	5	6	7	8
<b>3 Years</b>	9%	8%	7%	0%				
<b>5 Years</b>	9%	8%	7%	6%	5%	0%		
<b>7 Years</b>	9%	8%	7%	6%	5%	4%	3%	0%

<b>NURSING CARE WAIVER</b>	Available after 1 year of Effective Date and for Annuitant issue ages 0 to 80. If a covered condition occurs to the annuitant, the policyowner may withdraw up to 50% of accumulated contract value without a withdrawal charge. A covered condition is defined as confinement in an Eligible Nursing Home for at least 90 consecutive days.
<b>DEATH BENEFIT</b>	The guaranteed death benefit equals the account value and will be paid to a designated beneficiary at death of Owner and/or Annuitant.
<b>TAXATION OF WITHDRAWALS</b>	Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they may also be subject to a 10% IRS penalty. Withdrawals from a non-qualified annuity are taxed on a Last In – First Out basis (LIFO). Simply stated, the interest is withdrawn first, and cost basis is withdrawn last. Withdrawals from a qualified account are subject to taxation on the full amount. Be advised this is not tax advice and you should consult your attorney or tax advisor if you have questions.
<b>MARKET VALUE ADJUSTMENT</b>	<b>No MVA</b>
<b>ANNUITIZATION</b>	Available after 1 year of Effective Date for ten years or longer.
<b>RIGHT TO CHANGE ANNUITANT</b>	As the owner of a non-qualified Heritage Builder annuity, you may change the annuitant at any time before annuity payments begin.
<b>RIGHT TO EXAMINE ANNUITY</b>	Within the first 30 days after you receive your annuity contract, you may return the annuity and receive 100% of your premium, minus any prior withdrawals.



**INVESTORS HERITAGE™**  
Your Future. Our Life's Work.

This product is underwritten and services are provided by Investors Heritage Life Insurance Company, Frankfort, Kentucky (www.InvestorsHeritage.com). The product is not available in all states and product features may vary by state. Multi-year guaranteed annuities are designed for long-term growth and accumulation of money. The Heritage Builder Annuity is a fixed annuity. It is not a savings account and it is not insured by the FDIC/NCUA. Guarantees

are backed by the financial strength and claims-paying ability of Investors Heritage Life Insurance Company. Surrender and withdrawal fees may apply to early withdrawals and withdrawals may be subject to federal and state income tax. Withdrawals prior to age 59 ½ may be subject to an IRS penalty. Neither Investors Heritage Life Insurance Company nor its representatives provide legal or tax advice. You should consult your attorney or your tax advisor if you have questions. The information provided here is only a summary of some of the product features of the annuity. The annuity contract contains the actual terms, conditions, limitations and exclusions that apply to the coverage.

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. Application Series: ICC18-SPDA1

## AGENT CONTACT INFORMATION:



**YES, I want more information on the  IHBA-3,  IHBA-5 or  IHBA-7 Annuity – Send info to:**

Owner Name:	Joint Owner Name (if any):	Owner Date of Birth:	Joint Owner Date of Birth:
Mail Address:		Phone:	
City, State & Zip Code:		E-Mail:	
<input type="checkbox"/> I'm interested in starting a new annuity by writing a check to Investors Heritage Life Insurance Company.			
<input type="checkbox"/> I'm interested in transferring my existing annuity # _____ issued by _____			