



INVESTORS HERITAGE™

HERITAGE BUILDER ANNUITY

PRODUCT DESCRIPTION

Heritage Builder MYGA is a flexible wealth-accumulation and savings product that delivers market-leading interest rates that will accrue in a tax deferred manner while also providing rider-free liquidity options.

PRODUCT SPECIFICATIONS

Our 3, 5, and 7-year annuities are suitable for both qualified and non-qualified markets.

DEATH BENEFIT

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

ISSUE AGES

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

INITIAL GUARANTEED PERIODS	MINIMUM	MAXIMUM
3-Year	\$25,000	\$1,000,000*
5-Year	\$10,000	\$1,000,000*
7-Year	\$10,000	\$1,000,000*
*Without home office approval.		

FREE WITHDRAWAL OPTIONS

ACCUMULATED INTEREST

You can make a withdrawal against your interest after 30 days. The minimum withdrawal is \$100. 1, 3, 6, or 12-month payment options are available.

REQUIRED MINIMUM DISTRIBUTION

This withdrawal is available six months after the effective date. The minimum withdrawal is \$100.

FREE WITHDRAWAL

A free withdrawal is available one year after effective date of up to 10% of your account value with a minimum withdrawal of \$200.

NURSING HOME WITHDRAWAL

This withdrawal is available one year after the effective date and is subject to medical requirements. You can withdraw up to 50% of the policy's accumulated value; however, this is only available for issue ages 0–80.*

*Not Available in South Dakota or California.

WITHDRAWAL CHARGES

Charges apply for withdrawals outside the free withdrawal options.

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

This product is underwritten and services are provided by Investors Heritage Life Insurance Company, Frankfort, Kentucky. 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 ¹/₂ 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.



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PO Box 717 ■ Frankfort, KY 40602 ■ 800.422.2011 ■ www.InvestorsHeritage.com

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.