FOR AGENT USE ONLY





INVESTORS HERITAGE**

Your Future. Our Life's Work.

HERITAGE BUILDER 3-YEAR

\$25,000

\$1,000,000

Minimum

Maximum*

3.10% Guaranteed

for 3 years

HERITAGE BUILDER 5-YEAR

\$10,000

Minimum

4.00% Guaranteed

\$1,000,000

Maximum*

for 5 years

HERITAGE BUILDER 7-YEAR

\$10,000

Minimum

4.10% Guaranteed

\$1,000,000

Maximum*

for 7 years

*Without Home Office Approval

RATES EFFECTIVE AS OF DECEMBER 1, 2018.

Rates subject to change.

INCLUDED PENALTY-FREE WITHDRAWAL OPTIONS:

Accumulated Interest

After 30 days

Required Minimum Distribution

After 6 months

Free Withdrawal

After 1 year

Up to 10% account value

Nursing Home Withdrawal

After 1 year

Up to 50% account value

Subject to medical requirements

Only available for issue ages 0-80

Not Available in SD or CA

InvestorsHeritage.com • 800.422.2011 • 200 Capital Avenue • PO Box 717 • Frankfort KY 40602

FOR AGENT USE ONLY. This is a summary of some of the annuity product features. Clients should be advised that the annuity contract contains the actual terms and conditions of coverage and will control. Clients should also be advised that neither Investors Heritage Life Insurance Company nor its representatives give legal or tax advice and they should consult with their tax advisor. This product may not be available in all states.