

MAKE YOUR MONEY
WORK SMARTER.



INTRODUCING THE
HERITAGE BUILDER ANNUITY

LOOK SMART. RETIRE IN STYLE.

People approaching or in retirement often have a common dilemma, which is how to keep their cash safe, readily liquid, and earning interest. For many people a CD comes to mind, but a better option is the Heritage Fixed Annuity. It earns more interest and has more benefits. Let's compare the two:

	CDs	HERITAGE BUILDER ANNUITY
Is it safe?	Yes	Yes
Can I access cash?	Yes	Yes
Can I defer taxes?	No	Yes
Can I draw income?	No	Yes*
Are there free withdrawals?	No	Yes
Does it provide lifetime income	No	Yes

*After 12 months.

HERITAGE BUILDER ANNUITY AT-A-GLANCE.

This is how you make your money work smarter with safety and flexibility built in so you can earn higher interest rates than you could a CD, yet still keep your money liquid. Plus, we can offer free withdrawals.

GUARANTEED INTEREST RATES

Investors Heritage three-year, five-year, and seven-year Heritage Builder Annuities each have competitive guaranteed interest rates for the duration of the contract.

ISSUE AGES

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

INVESTMENT AMOUNTS

	MINIMUM	MAXIMUM
Three-year	\$50,000	\$1,000,000*
Five-year	\$10,000	\$1,000,000*
Seven-year	\$10,000	\$1,000,000*

*Without home-office approval.

HERITAGE BUILDER ANNUITY

We try to make every effort to make sure you have access to your money when you need it. Not only do we offer you free withdrawals of up to 10% of your cash value after one year, we also offer nursing home withdrawals of up to 50% for certain medical situations.

Some of these options such as accumulated interest, required minimums and withdrawals are listed out for you here:

OPTION	REQUIREMENT
Accumulated interest	After 30 days
Required minimum distribution	Six months after effective date
Free withdrawal	Withdraw up to 10% of account value one year after effective date
Nursing home withdrawal	Withdraw up to 50% of account value one year after effective date* **

*Subject to other requires.

**Nursing home waiver only available to issue ages 0-80.

DEATH BENEFIT

A death benefit is guaranteed and will be paid to a designated beneficiary.

Accepted funds include:

- Rollovers from qualified plans
- Roth IRAs and conversions
- IRAs
- Non qualified funds

WITHDRAWAL CHARGES

For withdrawals in excess of amounts allowed under free withdrawal options, the following charges apply:

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



INVESTORS HERITAGE

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Investors Heritage 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.

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