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# INVESTORS HERITAGE

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## COMPANY PROFILE



INVESTORS HERITAGE®



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# BUSINESS DONE RIGHT THEN. BUSINESS DONE RIGHT NOW.

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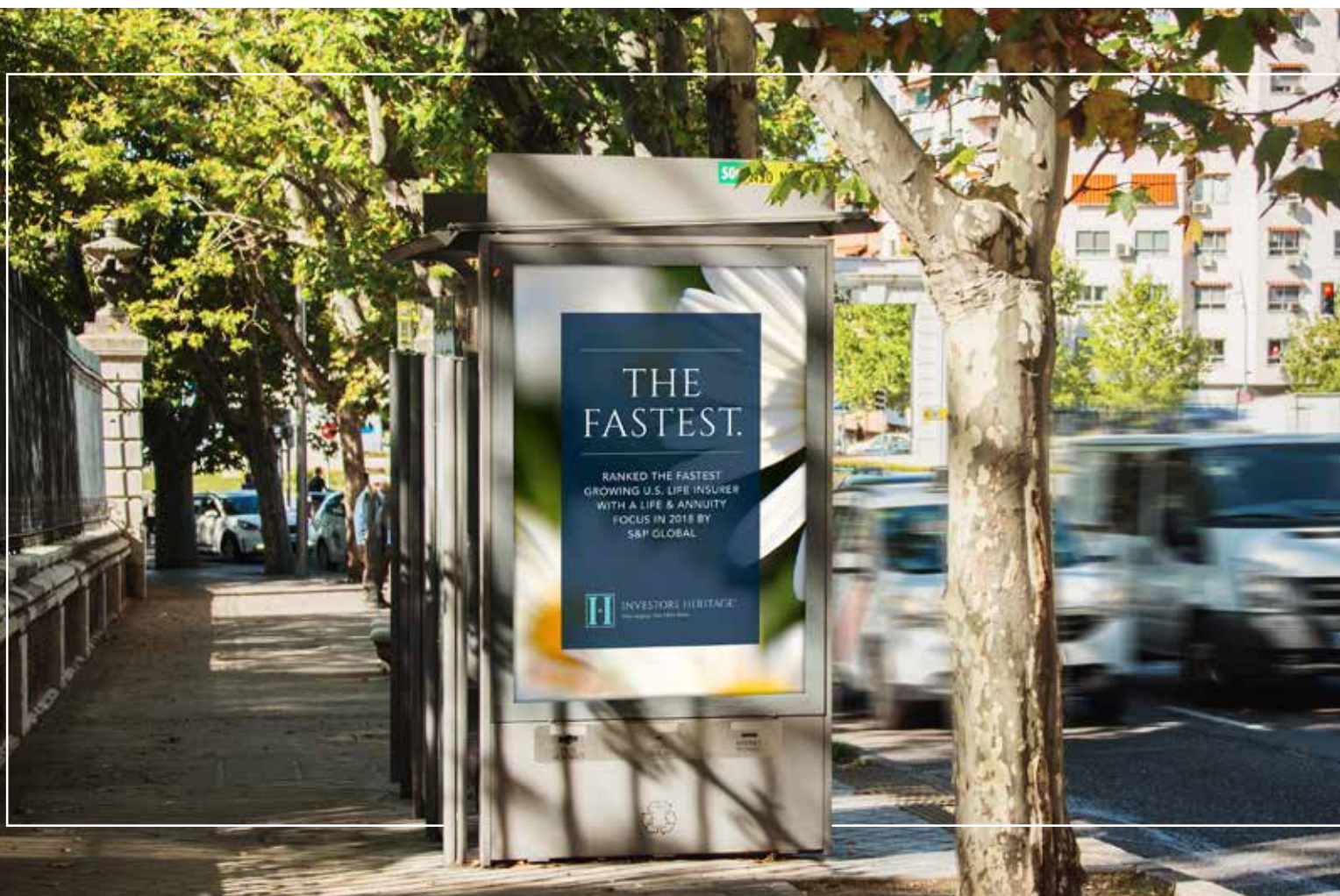
Investors Heritage was built on a core set of principles. Look someone in the eye when you're talking to them, treat everyone with respect, invest in the future, and your word is your bond — to name a few. These aren't just good rules for business, they're good rules for life. This means you can expect a financially sound business partner that keeps its commitments. You can expect friendly, knowledgeable customer service representatives that are empowered to solve problems. Finally, you can expect a responsive company — rich with technology — to ensure smooth and productive interactions every time.

As we continue to invest and grow, we will never stray from our roots. In fact, we will continue to strengthen them, because we realize that our reputation is on the line with every policy we issue and every client we serve. We built our business on strong principles. It's how we have always done business and always will.

## A COMPANY ON THE MOVE.

Ranked the fastest growing U.S. life insurer with a Life & Annuity focus in 2018 by S&P Global with growth of 161% year over year. Our momentum kept going in 2019 as we landed a top-ten spot. Additionally, we provide third-party administrative services for two other life companies in the 2019 top-ten.

In 2020, we were named to Inc. Magazine's 2020 Inc. 5000 list, which ranks the nation's fastest-growing private companies. With three-year growth of 371%, Investors Heritage ranked as the second fastest-growing private life insurer nationwide, the sixth fastest-growing private company in Kentucky, and the fourth oldest company to make the list.



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# THE BEST WAY TO PREDICT OUR FUTURE IS TO VISIT OUR PAST.

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From the time of our founding, we've been committed to expansion through acquisition, new product offerings, and — of course — friendly, personable service.

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## 1960 – 1979

- 1960 Investors Heritage was founded by former Kentucky Lieutenant Governor, Harry Lee Waterfield to provide secure life and annuity products.
- 1961 On April 21, 1961, our first policy was issued and remained in-force until February 19, 2016.
- 1964 Relocated from our original headquarters in Lexington, KY to Frankfort KY.
- 1965 Opened Investors Heritage Life Insurance Company of Ohio.
- 1966 Product offerings were expanded to include credit life and accident & health products.
- 1974 Entered final expense market with the launch of a product sold through independent funeral homes.
- 1976 Assumed business from Northwest Security Life which expanded the company's footprint in the funeral home insurance space.

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## 1980 – 1999

- 1982 Acquired Commercial Travelers of Dallas, TX.
- 1984 - Introduced a Universal Life Product and began our first group life program.
- 1986
- 1988 Following the passing of founder, Harry Lee Waterfield, his son Harry Lee Waterfield II was elected as Chairman and CEO.
- 1989 Developed a preneed product to accommodate the changing needs of funeral homes which expanded sales in this line of business.
- 1994 Entered the reinsurance market.

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## 2000 – 2009

- 2000 - Grew the company's holdings through the assumption of Franklin American Life
- 2002 Insurance Company and the acquisition of Regal Life Insurance Company.
- 2004 Began providing Third Party Administrative services for other life insurance companies.
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## 2010 – 2019

- 2010 - 2011 Assumed business from Texas Memorial Life Insurance Company and Memorial Services Life Insurance Company.
- 2011 Entered the retirement and savings space with the introduction of two wealth transfer products: Heritage Solution and Heritage Provider.
- 2018 Aquarian Partners acquired Investors Heritage, took the company private and committed to grow the company through additional capital and market expansion.
- Diversified product offerings with the launch of Heritage Builder Multi-Year Guaranteed Annuity and distribution through independent marketing organizations and financial advisors.
- 2019 Following the passing of Harry Lee Waterfield II, his nephew Robert M. Hardy, Jr. was named CEO.
- Ranked the fastest growing U.S. life insurer with a Life & Annuity focus in 2018 by S&P Global.

## 2020

- 2020 Expanded our annuity products with the launch of Heritage Income Advantage Fixed Indexed Annuity.
- Named to Inc. 5000 as one of the fastest growing, privately held US companies.
- Ranked in top-ten fastest growing U.S. life insurers with a Life and Annuity focus for the second year in a row by S&P Global.
- Provided third party administration services for two other life companies on the same S&P Global list.



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# SERVICE IS IN OUR DNA.

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From the beginning, Investors Heritage has made service a top priority. We pride ourselves on being personable and attentive to the needs of our producers and policyholders alike. We empower all of our people to be problem solvers, innovators, and client advocates who fulfill our company's considerable commitments each and every time.

## **WE WORK HARD TO MAKE THINGS EASY.**

All of our client and technology services are located in our Frankfort, Kentucky headquarters. This, of course, means there's just one place to call for service on all our products. But beyond that, we're constantly focused on enhancing our customer service, developing new products, and working with our partners to address client needs. And, we do this all in-house because your business is too important to entrust to someone else.

## **STAYING NIMBLE.**

After a successful launch of our Heritage Builder multi-year, guaranteed annuity in 2018, we looked to enhance our internal processes to better serve our clients. We knew we needed to address ease-of-use for financial professionals and worked with Firelight to develop an e-application. This allows us to issue your policies more quickly, potentially the same day we receive the application, and also allows you and your advisor to complete the process together remotely, if needed.

## **TECHNOLOGY-ENHANCED CUSTOMER EXPERIENCES.**

Throughout the years, our commitment to technology has made us quick on our feet, which allows us to always provide our customers with unparalleled attention to their needs. Even when our office is closed and our customer service team has left the building, our industry-leading client and producer portals are there to give you 24 / 7 access to your information in real time. And since these portals were developed in-house, we are constantly working to enrich the user experience, because supporting you is our business.





INVESTORS HERITAGE®

Your Future. Our Life's Work.

PO Box 717 ■ Frankfort, KY 40602 ■ 800.422.2011 ■ [www.investorsheritage.com](http://www.investorsheritage.com)

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We started Investors Heritage back when deals were sealed with a handshake. We firmly believed that people deserved respect, commitment and follow-through. We still believe that today. Some people may call that old-fashioned, we don't disagree. We're putting old-fashioned values where they belong — in the future. So we've always been looking ahead, investing in new technologies and new products to bring security, comfort and dependability to our customers.

For over 60 years, we've backed our commitment to policyholders with a track record of financial strength and exceptional service. Each of our retirement and savings products is supported by a team of professionals working to protect and grow your savings and give you peace of mind knowing that your future needs are met.