

ENHANCED INCOME BENEFIT RIDER

An unexpected change in your health can lead to unplanned expenses such as hospital and home health care fees. If you include the Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) with your Heritage Income Advantage annuity, you'll also receive the Enhanced Income Benefit Rider (EIB)¹ for no additional fee.

The EIB provides additional protection against unexpected costs due to a serious health change. If you are unable to perform two of the six Activities of Daily Living², the EIB doubles your guaranteed maximum income³ amount for up to five years – even if your Account Value is \$0.⁴

The EIB is available, upon qualification, after the second contract year; for you when taking Single Income or either spouse when taking Joint Income. The benefit can be stopped and started again as needed for a total of five years of doubled payments.

DOUBLED INCOME BENEFIT

Let's say you have a Heritage Income Advantage annuity with the Guaranteed Lifetime Withdrawal Benefit Rider and a Lifetime Annual Income of \$12,224. If you have a qualifying event, the Enhanced Income Benefit would double your annual income for up to 5 years.



¹The EIB not available in CA.

²Activities of Daily Living are: eating, bathing, dressing, transferring (walking), toileting and continence. No health questions are asked at the time of application. At the time of benefit request, the Covered Person utilizing the EIB must certify they were able to perform all six ADLs at the time of contract purchase. If they were not, the EIB is not available. Upon initial request, they must also provide a written statement from a physician that they meet the EIB criteria. The company may request annual recertification of this status.

³Income refers to the guaranteed Lifetime Annual Income amounts as defined in the Guaranteed Lifetime Withdrawal Benefit Rider. It does not refer to interest credited to the Account Value under the contract. Please consult a qualified advisor regarding tax treatment of Lifetime Annual Income amounts.

⁴The GLWB and EIB amounts are guaranteed after income is turned on, assumes no excess withdrawals and the rider is not terminated per contract provisions.

This material is intended for use with the general public to provide educational information about one feature of the Heritage Income Advantage Fixed Indexed Annuity (FIA), and is not a complete description of all features of the product. Please see the full product brochure for further details on features, limitations and complete product disclosures.

The Heritage Income Advantage and the Guaranteed Lifetime Withdrawal Benefit Rider, an optional rider available for purchase with the Heritage Income Advantage, are issued by Investors Heritage Life Insurance Company, 200 Capital Avenue, Frankfort, Kentucky. The products are available on the following form numbers in most states. State variations apply. Contract form number ICC20-FIA2, Guaranteed Lifetime Withdrawal Benefit Rider ICC20-GLW, Nursing Home Waiver Rider ICC20-NHR-1, Premium Bonus Rider ICC20-PBR-2, Market Value Adjustment Rider ICC20-MVA2, Guaranteed Lifetime Withdrawal Benefit Rider Detail Specification Page ICC20-GLWDTL, Enhanced Income Benefit Rider ICC20-EIB, S&P 500 Annual Point to Point w/Cap ICC20-SPCAP1-1, S&P 500 Annual Point to Point with Participation ICC20-SPPAR1-1, S&P 500 Monthly Sum Cap ICC20-SPMSC-1, S&P Marc 5 Annual Point to Point with Participation ICC20-SPM5PAR1-1, S&P Marc 5 2-Year Point to Point with Participation ICC20-SPM5PAR2-1, Soc Gen 2-Year Point to Point with Participation ICC20-SGA6PAR2-1, Soc Gen Annual Point to Point with Cap ICC20-SGA6CAP1-1. Product features and availability vary by state. See policy form for actual contract terms and conditions.

An FIA is not a registered security or stock market investment and does not participate directly in any stock or equity investments or indices. It is a long-term insurance product with guarantees and claims paying ability backed by the financial strength of Investors Heritage Life Insurance Company.

Distributions from the FIA, including any riders, are subject to ordinary income taxes and may be subject to a 10% federal income tax penalty if taken prior to age 59^{1/2}. Early surrender charges may also apply. Investors Heritage is not acting as a fiduciary, is not an investment advisor and is not registered as such with the SEC or any state securities regulatory authorities. Neither Investors Heritage nor agents acting on its behalf provide tax, legal or accounting advice unless licensed to do so. Please consult your financial professional or qualified advisor for more information, including recommendations or advice specific to your needs.

THE EIB IS NOT LONG-TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.



INVESTORS HERITAGE®

Your Future. Our Life's Work.

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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-fashion 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.