



## INVESTORS HERITAGE LAUNCHES HERITAGE INCOME ADVANTAGE TO OFFER INNOVATIVE GUARANTEED RETIREMENT INCOME

APRIL 1, 2021, FRANKFORT, KY – Investors Heritage Life Insurance Company (“Investors Heritage”) today announced the launch of a new fixed index annuity – the Heritage Income Advantage (“HIA”) – to help policyholders protect assets from market downturns, grow retirement savings, and secure a lifetime income stream.

“We are excited to launch this new, industry-leading product on this 60th anniversary of our first insurance policy sale,” said Robert M. Hardy Jr., Chief Executive Officer of Investors Heritage. “We built the HIA in a way that’s both easy to understand and sophisticated enough to meet long-term retirement income needs. It’s a testament to our enduring values of client focus and reliable products that define Investors Heritage.”

The HIA offers a Guaranteed Lifetime Withdrawal Benefit Rider, which provides a guaranteed income stream that cannot be outlived, and breaks new ground with its Enhanced Income Benefit Rider, which can double income for up to 60 months when certain unexpected health situations occur.

“On top of the market-leading income benefit, the HIA offers our policyholders the peace of mind to know that if their health declines, they can access additional income to help cover those associated costs,” said John F. Frye, President of Investors Heritage. “Not only can the Enhanced Income Benefit be used for five years nonconsecutively, but more importantly, from a joint-income perspective, you and your spouse can use it, so that when either of you have added hospital or home-healthcare costs, you have additional income during that period.”

A single-premium, deferred, fixed index annuity, the HIA allows policyholders to realize upside potential based on three index options:

- S&P 500
- S&P MARC 5% (Multi-Asset Risk Control) Index
- SG Entelligent Agile 6% VT Index

Société Générale partnered with Entelligent, a leader in environmental and economic analytics, to launch the SG Entelligent Agile 6% VT Index. The index uses Entelligent’s Smart Climate model to score companies in the S&P 500 based on the potential impact from new environmental-focused regulation and technology as well as forecasted energy costs. The index provides exposure to the 250 companies in the S&P 500 with the highest scores – helping policyholders bring their support for environmental sustainability into their retirement planning.

“Persistent market volatility can create significant uncertainty around retirement income opportunities,” said Rudy Sahay, Chairman of Investors Heritage and Managing Partner of Aquarian Holdings. “That’s why we are expanding our retirement solutions to offer a better option to create additional income in retirement. The HIA is another example of our ongoing commitment to provide innovative, problem-solving solutions for our customers.”

### About Investors Heritage

Investors Heritage Life Insurance Company offers its policyholders a wide range of insurance solutions backed by a track record of exceptional service. Founded in 1960 and headquartered in Frankfort, Kentucky, the company has a rich and growing tradition of providing tools to help people build and manage their legacies as a leader in preneed and final expense policies, and through its new retirement and wealth management offerings. For more information, please visit <https://investorsheritage.com/>.

### About Aquarian Holdings

Aquarian Holdings is a diversified holding company with interests in businesses including insurance, asset management, real estate, and technology. We draw on our decades of collective experience to provide debt and equity capital solutions that meet the objectives of our partners and portfolio companies. For more information, please visit [www.aquarianlp.com](http://www.aquarianlp.com).

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## Disclosures

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The Heritage Income Advantage is a single premium, deferred fixed indexed annuity (FIA) issued by Investors Heritage. An FIA is intended to be an insurance product for retirement or other long-term needs for a person who has sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses. An FIA is not a registered security or stock market investment and does not participate directly in any stock or equity investments or indexes.

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.

Guarantees and claims paying ability are backed by the financial strength of Investors Heritage. Annuities are not FDIC or NCUA/NCUSIF insured, are not obligations or deposits, are not guaranteed or underwritten by any bank, savings and loan or credit union and are not a condition of the provision or term of any banking service or activity.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes and may also be subject to a 10% federal income tax penalty, if taken prior to age 59½. Normal rules surrounding the taxation of IRA payments apply. Early Withdrawal Charges may also apply. Guaranteed amounts may be reduced if withdrawals exceed the free withdrawal amounts. Investors Heritage does not provide tax, legal or accounting advice. Please consult a qualified advisor for such advice.

Indices are not available for direct investment.

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on changes in the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. Replication costs also are deducted from a constituent of the Index. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 175%, the performance of the indices underlying the Index, and the performance of the individual stocks and futures contracts included in such underlying indices, among other factors. These fees and costs, which are increased by the Index's leverage, will reduce the potential positive changes in the Index and increase the potential negative changes in the Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.